



## INSIDE THIS ISSUE:

2016 MTPP Board of Directors Nomination Results	2
Special Event / Fireworks Article	3
MTPP Dividend / Risk Reduction Grant Program	4

### *Notice of Annual Business and Quarterly Board of Directors Meetings*

The 31st Annual business and quarterly Board of Directors meeting of the Michigan Township Participating Plan is being held at the Hilton Suites of Auburn Hills, Michigan, Thursday, July 28th, 2016. Registration will begin at 8:30 a.m. and the meeting will begin at 9:00 a.m. in the Michigan Room located on the lower lobby level.

The Par Plan's annual business and quarterly meetings are open meetings for members who are interested in the detailed activities of the program and its outstanding committees that has transpired over the past twelve months. Additionally, the Plan's service providers will present their annual reports outlining their activity on behalf of the program.



*Par Plan members are encouraged to attend*

MTPP BOARD OF DIRECTORS

Zone 1

Paul Lehto  
Calumet Township  
(906) 337-2410

Zone 2

Marvin Besteman, Jr.  
Kinross Charter Township  
(906) 478-5412

Zone 3

Glen Lile  
East Bay Charter Township  
(231) 947-8719

Zone 4

OPEN

Zone 5

Don Hilton, Sr., Secretary  
Gaines Charter Township  
(616) 698-6640

Zone 6

Earl Arnold  
Monitor Charter Township  
(989) 751-1551

Zone 7

William Walters  
City of Brown City  
(810) 346-2043

Zone 8

Ronald Reid, Chairman  
Kalamazoo Charter Township  
(269) 381-8083

Zone 9

William Bamber, Vice Chairman  
Oceola Township  
(517) 546-3259



Par Plan Board of Director Nomination Results:

**O**n March 18th, 2016 election nomination forms were mailed to all Par Plan members in Zones 3, 6, and 9 for the regular election and a special election in Zone 4 to receive nominations of the board of directors serving a three year term.

On May 13th, 2016 the Par Plan Election committee confirmed nomination forms and member resolution statements. The following candidates were confirmed to be placed on the election ballots.

**Zone 3:** Glen K. Lile, incumbent director and Supervisor, East Bay Charter Township, Grand Traverse County. Seeking re-election

**Zone 4:** Joanne Donaldson, Supervisor, Markey Township, Roscommon County. Seeking election

**Zone 6:** Earl Arnold, incumbent director and Trustee, Charter Township of Monitor, Bay County. Seeking re-election

Cindy Cronk, Trustee, Bath Charter Township, Clinton County. Seeking election.

**Zone 9:** William J. Bamber, incumbent director and Supervisor, Oceola Township, Livingston County.

The Election committee met on June 24th to count ballots and confirm winning candidates.

The remaining election time table is as follows:

*July 1st—Directors take office*

*July 28th—Par Plan Annual Business Meeting*



New directors of the Par Plan program are selected based on the highest number of votes. Elected positions require directors to attend at least four (4) board meetings per year in addition to the Par Plan's appointed committee meetings.

The Michigan Township Participating Plan is a tailored property and casualty risk management program developed to meet the needs of public entities. The Par Plan is a program controlled by public officials who understand the needs of local governments and the confined guidelines that governments have to work within.

\*\*\*\*\*

<p>Par Plan News Editorial Staff:</p> <p>Earl Arnold - Charter Township of Monitor, Bay County</p> <p>Glen Lile - East Bay Charter Township, Grand Traverse County</p> <p>Rita Evans - MTPP Program Administrator</p> <p>The Par Plan News is published by the Michigan Township Participating Plan's Program Administrator:</p>	<p>Tokio Marine - HCC Public Risk 1700 Opdyke Court Auburn Hills, MI 48326 (248) 371-3100 (248) 371-3069 Fax</p> <p>All rights reserved.</p> <p>Although every effort to ensure the accuracy of information in this newsletter has been made, professional counsel should be sought before any action or decision is made based on material contained herein.</p>
--	---

## Planning your Summer Events

\*\*\*\*\*

As the summer season fast approaches so does the special events and fireworks displays. Many of us will be making plans to attend celebrations offered by our towns, cities, villages and surrounding communities. We all appreciate the excitement of such events, but hosting such events can pose many liability situations that require extensive planning by many individuals. Planners and communities must realize that successful events are more than providing a fun atmosphere, it means ensuring a safe one also.

### MTPP Risk Control Special Event / Fireworks Guidelines

The Risk Control Department of the Michigan Township Participating Plan defines "special events" as activities that are not directly related to the day-to-day operations of governmental entities, but may occur on premises owned or controlled by the entity. However, with today's litigious society, the "risks" associated with these activities must now be carefully examined for potential liability, both against the event sponsor and or the governmental entity involved.

Special events are rated in four categories. The below definitions are not all-inclusive and serve as a guideline.

**Low Hazard.** No physical activity by participants and no severe exposures to spectators, such as: outdoor meetings, small theatrical performances, auctions, farmers markets and social gatherings, having no alcoholic beverages.

**Medium Hazard.** Limited physical activity by participants and no severe exposure to spectators, such as: dances, flea markets, picnics, parades with no floats, and "family type concerts".

**High Hazard.** Considerable physical activity by participants and/or moderate to severe exposure to spectators, such as: team sporting events (non-professional), circuses and carnivals with rides, stationary amusement structures (i.e. dunk tanks), inflatable play structures, parades with floats, marathons or similar events.

**Special Hazard.** Fireworks displays, all functions where alcoholic beverages are served, rock concerts, professional or collegiate sporting events, and events with crowd size of over 5,000 persons.

**When planning your event the following are key items that an entity or sponsor should request and maintain on file.**

**Certificates of Insurance** for any services or products being provided by outside vendors (i.e. inflatables, performers, pony rides, children's games, carnival vendors, dunk tanks, fireworks, etc. This is not an all-inclusive list). Limits of liability required should not be less than \$1,000,000.00 per occurrence and/or aggregate combined single limit for personal injury, bodily injury and property damage. Additionally, the entity and the entity Committee (if applicable) should be named as additional insured's on the vendor's policy.

**Alcohol.** If an event is allowing alcohol to be sold, the vendor/entity selling the alcohol will need to secure the proper special event liquor license with the State and provide proof of liability coverage. If a group other than the entity is sponsoring the alcohol, the entity will need to be named as an additional insured on the

policy (unless being held on private property). Policy limit should be a minimum of \$1,000,000.00. A site plan should be developed for a beer tent to indicate a location for entrance and exit and location for identification and age checks.

**Fireworks.** It is the local governmental unit's responsibility to grant permits for fireworks displays. Before issuing a permit, the township board must evaluate the competency and qualifications of the pyrotechnic operator. MCL 750.243b (5) states that "the local governing authority shall rule on the competency and qualifications of operators of pyrotechnic displays, as the operator has furnished in his application form, and on the time, place and safety aspects of the displays before granting permits."

If the entity is just issuing a permit to another entity or private individual, by law it is still their responsibility to receive a site plan for review by their Fire Chief.

The operator requesting a permit should submit an application along with a site plan and should be reviewed by the entity issuing the permit. This plan should include information regarding the shell size(s) that will be used in the display, the distance between the spectators and detonation area. The entity should request a certificate of insurance from the operator evidencing liability coverage for operation of the display in addition to requesting the operator to name the entity as an additional insured.

**Parade / Float entries.** The entity may want to review the current policy of sponsoring the parade and encourage an outside organization to sponsor the parade and the entity's only involvement would be to grant permission to hold the parade.

In the event, the entity wishes to pursue sponsorship, participants wishing to be part of the parade and float entries should be required to complete and sign a registration form containing a hold harmless clause indemnifying the entity and from any and all claims.

All drivers must hold a valid driver's license, if driving a motor vehicle or float in the parade. Additionally, proof of insurance for private vehicles (as required by law) is required from participants. This may be accomplished by requesting a copy of the participant's declaration page showing these (3) areas of concern: Current dates of coverage, Limits of Liability and Driver's personal vehicle listed on the policy.

**Emergency Vehicles.** Non-emergency personnel (even family members) should not be allowed to ride on or in emergency vehicles under any circumstance, unless a ride-a-longer waiver is obtained. Should any mishaps occur the entity and department could be held liable. One of the exceptions to the governmental immunity protection afforded to municipal entities is from the negligent operation of municipal owned vehicles. Consequently, should someone other than an employee be injured, the municipality could possibly be exposed to a lawsuit in which the doctrine of common law would apply and possibly forfeit governmental immunity.

All of the above recommendations will help you in managing your risk exposures during your special event. The Risk Control Department will review a special event application for your entity to assist you and your entity in identifying possible liability exposures in sponsored events such as these.

**Remember the MTPP Risk Control department is available to further assist and answer questions that you may have. Risk Control may be reached at 800.536.7425.**



## ***MICHIGAN TOWNSHIP PARTICIPATING PLAN CONTINUES TO SUPPORT MEMBERSHIP***

July of 2011 marks the reinvention of the Michigan Township Participating Plan Program (“MTPP”) to include a group experience dividend plan and risk reduction program.

One of the driving factors of our evolution process was the consideration of the downward spiral of the economic climate that all public entities were facing and continue to face and the need for property and casualty coverage. Our board of directors comprised of public officials just as you, determined the need to continue to provide a comprehensive program to governmental entities across the state of Michigan with concentrations of expertise in the public arena from our board, regional risk managers, risk control, underwriting, and claims services. The MTPP program continues to thrive and continues to give back to the membership. To date the program has distributed **\$2,922,434.77** to qualified members of our program through dividend distribution and risk reduction grants.

\*\*\*\*\*

*....a few 9th cycle risk reduction grant awardee photos....*



Leslie Township—Ingham County

*Pictured left to right:* Jason Orton - David Chapman Agency, Patti Wade -Treasurer, Deb Parmelee - Deputy Clerk, Sherri Feazel - Clerk, Pam Baker - MTPP Risk Control Representative



Powell Township—Marquette County

*Pictured left to right:* Arlene Erickson - Treasurer, Darlene Turner - Supervisor, Tom Lindeman - MTPP Risk Control Representative, Linda Gamble - Clerk, Deanna Tendrup - Parks and Recreation Committee



Cherry Grove Township -Wexford County

*Pictured left to right:* Randy Miles - Fire Chief, Lynn Nixon - Clerk, Mike Morin - MTPP Risk Control Representative

***Please be sure in contact your risk manager for information on both Par Plan programs***

Visit us on the web  
[www.theparplan.com](http://www.theparplan.com)

Michigan Township Participating Plan  
1700 Opdyke Court  
Auburn Hills, MI 48326  
800-783-1370  
248-371-3069 Fax