



PRESQUE ISLE TOWNSHIP
Board of Trustees Special Meeting Minutes
June 25, 2026 - 9:00 a.m.

Call to Order	9:20 A.M.
Pledge of Allegiance	Pledge was recited.
Roll Call	Present: Supervisor Steve Lang, Clerk Kate Szydlowski, Treasurer Jennifer Wieczorkowski, and Trustee Mark Devers. Absent: Trustee Mary O'Neill.
Approval of Agenda	A motion was made by Wieczorkowski, supported by Szydlowski, to approve the agenda as submitted. The motion carried unanimously.
Audience Comments (3-minute limit)	None.
Unfinished Business	None.
New Business: a. MML Insurance b. Hartleb Insurance c. Payables Approval	<u>MML Insurance</u>: The Board considered an insurance proposal with an annual premium of \$30,835 presented by JulieAnn Lovelace, Account Representative for the Michigan Municipal League (MML), via Zoom. Ms. Lovelace explained that the proposed policy provides a \$2 million liability limit per occurrence with no deductible for general liability and a \$500 property deductible, which could be increased to reduce the premium. She also reviewed additional coverages, including debris removal and demolition. Ms. Lovelace next discussed employee bonding and noted that the proposal included bonds of \$100,000 each for five positions with access to Township funds. Board members asked whether certain positions, such as the Township Supervisor, needed to be bonded if they did not have authority to withdraw funds. Ms. Lovelace confirmed that bonding is generally recommended only for employees who handle funds and agreed to revise the proposal by replacing the Supervisor position with the Administrative Assistant, who accepts tax payments.



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Ms. Lovelace indicated that she would serve as the Township's primary account representative. She noted that a customer service representative would also be available and that the Claims Department would provide assistance as needed. She further explained that, within the first year of coverage, MML would schedule a loss control visit and an on-site appraisal of buildings valued at \$100,000 or more to verify insured values and help prevent future losses.

Questions were raised regarding zoning defense coverage. Ms. Lovelace stated that she believed zoning liability would fall under general liability coverage but agreed to confirm the specific coverage limits with the underwriter.

The Board also reviewed coverage for voting equipment and noted that the proposal listed \$15,000 in coverage, while the Township owns three tabulators valued at approximately \$15,000 each. Ms. Lovelace indicated that she would contact the underwriter to increase the insured values.

Board members also expressed concerns regarding inspections of the Township's historic lighthouse properties, citing a previous insurance carrier that required approximately \$50,000 in upgrades following an inspection and ultimately discontinued coverage when the work was not completed. Ms. Lovelace stated that she would discuss the matter with the underwriter but had not previously encountered a situation in which coverage was threatened under similar circumstances.

The Board questioned whether the policy could be bound before all requested revisions were finalized due to the Township's upcoming July 1 renewal deadline. Ms. Lovelace confirmed that coverage could be bound immediately and that revisions could be made afterward.

Additional discussion addressed payment options. Ms. Lovelace stated that she would determine whether the property and liability premiums could be paid in quarterly installments. The Board also requested a workers'



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compensation insurance quote, and Ms. Lovelace agreed to send the required application to Szydlowski.

With no further questions, the Board thanked Ms. Lovelace for her presentation.

The Board next reviewed the proposal and further discussed the proposed bonding requirements for employees with access to Township funds. Members questioned whether individuals issued Township credit cards should also be bonded. It was agreed that Lang would seek clarification from MML.

Hartleb Insurance: The Board next considered two insurance proposals presented by Jonathan and Rob Koets of Hartleb Insurance Agency via Zoom, who reviewed the key differences between the Township's current EMC coverage and a proposal from Continental Western Group (CWG).

1. EMC: The representatives explained that the renewal premium was approximately \$26,000, excluding the lighthouse properties. They advised that, if the Township installed an additional sump pump at the 1840 Lighthouse as requested by EMC's Loss Control Department, the lighthouse properties could be returned to the EMC policy for an estimated additional premium of less than \$14,000. They noted, however, that a final premium calculation was still pending. The representatives further explained that EMC's policy provides broader zoning liability coverage, including defense costs and payment of monetary damages for certain zoning and inverse condemnation claims.
2. CWG: The representatives explained that the proposed annual premium was approximately \$57,000. They noted that the policy provides defense costs for zoning claims but does not cover court-awarded monetary damages. They also stated that the policy offers broader coverage for



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firefighters' personal vehicles used in the line of duty, more flexible property coverage, and agreed-value coverage for fire vehicles regardless of age.

The Board questioned when a final premium estimate would be available. The representatives indicated that the estimate would be provided within two days.

The Board also expressed concerns regarding EMC's loss control requirements and the mandatory improvements imposed on Township facilities. Members questioned whether additional requirements could be expected in the future and voiced frustration over the financial burden those requirements had placed on the Township. The Hartleb representatives acknowledged the Board's concerns, stated that they had communicated those concerns directly to EMC, and indicated that they would seek written confirmation that the requested sump pump installation would satisfy EMC's outstanding loss control requirements.

With no further questions, the Board thanked the Hartleb representatives for their presentation.

The Board next discussed the relative strengths of the proposals and agreed to await the requested information from the representatives before selecting an insurance provider.

The Board determined that a special meeting would be necessary to make a final decision before the July 1 renewal deadline. After a brief discussion, members agreed to schedule the meeting for Monday, June 29, 2026, at 8:30 a.m.

Payables: The Board reviewed the Invoice Register submitted by Szydlowski totaling \$14,267.95 and additional payables of \$487.20 (Sandy Beuter), \$861.00 (Sandy Beuter), \$1,636.24 (T.R. McTaggart), and \$457.48 (Jennifer Wiczorkowski), resulting in a revised total of \$17,709.87.



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Wieczorkowski questioned the allocation of the R.S. Scott invoice to the legal fees account, and it was agreed that the expense would instead be charged to the cemetery contracted services account.

A motion was made by Devers, supported by Wieczorkowski, to approve the payables in the amount of \$17,709.87. A roll call vote was taken. The motion carried unanimously.

Adjournment:

10:37 a.m.

Next Meeting: 6/29/26 at 8:30 a.m.

Next Regular Meeting: 7/13/26 at 4:00 p.m.