Proposal for

General Municipal Legal Services

provided to

VILLAGE OF NORTHPORT

Due Date: January 23, 2026 at Noon

CUMMINGS • MCCLOREY

CMDA

DAVIS & ACHO, P.L.C.

ATTORNEYS AND COUNSELORS AT LAW

125 Park Street, Suite 300 ▪ Traverse City, Michigan 49684

Telephone: (231) 922-1888 ▪ www.cmda-law.com ▪ hkazim@cmda-law.com

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ATTORNEYS AND COUNSELORS AT LAW
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MATTHEW W. CROSS
CAROL A. SMITH
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BARBARA M. MOORE[1]
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SEAN P. FITZGERALD[8]
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ETHAN VINSON

BERNARD P. MCCLOREY, 1934-1995
GERALD C. DAVIS, 1942-2021
TIMOTHY YOUNG, 1947-2018

1 ADMITTED & LOCATED IN CA ONLY
2 ADMITTED IN MI, WI & VA ONLY
3 ADMITTED IN MO & KS ONLY
4 ADMITTED IN NY ONLY
5 ADMITTED IN MI, MO & KS ONLY
6 ADMITTED IN MI & FL ONLY
7 ADMITTED IN MI & IL ONLY
8 ADMITTED IN MI & OH ONLY
9 ADMITTED IN MO, KS & IN ONLY
10 ADMITTED IN IL ONLY

January 15, 2026

Village of Northport
Village Council President and Trustees
P.O. Box 336
Northport, MI 49670

Dear Village Council President and Trustees,

Thank you for the opportunity to share information on how the law firm of Cummings, McClorey, Davis & Acho, P.L.C. (CMDA) can provide legal services to the Village of Northport.

As you will see by reviewing the attached proposal, our Firm has provided legal services to a variety of governmental entities throughout Michigan since 1965. Our proposed legal team, including myself, Matthew Cross, Gregory Grant, and Neal Wilds has an extensive and proven track record of assisting governmental clients in matters including municipal law, Freedom of Information (FOIA), Open Meetings Act (OMA), zoning, land use, code and ordinance enforcement, employment law, policies and procedures, utility law, and many other specialties.

I also want to address something that I know is important to members of the Village Council - responsiveness. Timely responses to all inquiries will be of the utmost priority and in the rare circumstances where I cannot personally attend to a time-sensitive project, one of my many capable colleagues, all of whom have over a decade of experience representing municipalities, will be able to step in and assist.

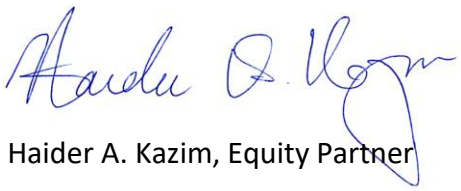
For the past 60 years, CMDA's goal has been to help our governmental clients prevent litigation and develop a model of governance that not only provides efficient and effective public services but also promotes responsiveness and accountability. CMDA's commitment to providing

superior legal services and developing results-oriented solutions, along with our willingness to go the extra mile for our clients is what sets us apart from other law firms.

Should members of the Village Council have any questions regarding the information contained within the attached proposal, please feel free to contact me directly at (231) 922-1888 or at hkazim@cmda-law.com. Again, thank you for your time and careful consideration. We look forward to the possibility of providing legal services to the Village of Northport.

Very truly yours,

CUMMINGS, McCLOREY, DAVIS & ACHO, PLC



Haider A. Kazim, Equity Partner

EXECUTIVE SUMMARY AND FIRM HISTORY

Cummings, McClorey, Davis & Acho, P.L.C. (CMDA) looks forward to the opportunity of providing general municipal legal services to the Village of Northport because helping Michigan municipalities serve their residents and meet their goals and objectives is what we do. For over the past 60 years, attorneys from CMDA have served Michigan municipalities by providing them with superior and cost-effective legal services.

Municipal law is a core practice of CMDA. We represent a broad range of governmental entities across the complete spectrum of their operations. Our clients include municipalities (cities, counties, townships, and villages), as well as their self-created sectors (divisions, commissions, departments, boards, and authorities) and servants (employees, officers, and elected officials). Courts and judges, judicial councils, community colleges, public school systems, public libraries, and risk management pools are also among CMDA's municipal clients. There has not been any Firm bankruptcy, receivership, or municipal client termination/resignation within the past five years.

Owen Cummings, our founding partner emeritus, was a pioneer in the formation of government shared risk pools. In 1980, CMDA lead the revolution in municipal law by organizing the Michigan Municipal Risk Management Authority (MMRMA), which has become the largest municipal liability and property pool in Michigan with membership of over 400 local governmental entities. Additionally, in 1985 CMDA founded the Michigan Community College Risk Management Authority (MCCRMA). CMDA has served as defense counsel and provided legal services to both Authorities since their inception. Michigan public corporation law is in our Firm's DNA.

Founded in 1965, CMDA is a premier, AV® rated law firm comprised of 48 attorneys and 50 support staff. We have offices throughout Michigan in Traverse City, Grand Rapids, Livonia, and Clinton Township, as well as in Riverside, California; Kansas City, Missouri; New York, New York; and Chicago, Illinois.

CMDA consistently receives recognition for our excellence in the practice of law. CMDA's seasoned and accomplished partners have been recognized as *Leaders in the Law* by Michigan Lawyers Weekly, *Top Rated Lawyers* by Martindale-Hubbell, *Super Lawyers* by Michigan Super Lawyers, and *Top Lawyers* by dBusiness Magazine. In addition, CMDA's young and innovative legal minds have been named *Rising Stars* by Michigan Super Lawyers and *Up & Coming Lawyers* by Michigan Lawyers Weekly.

Recently, our Firm was matched up against 10 of the largest municipal law firms in Michigan and ranked on the five categories listed below. We are pleased to share that **CMDA is ranked #1 in every category**.

1. Depth and quality of experience
2. Demonstrated efficiency in providing services
3. Qualifications of personnel assigned
4. Cost and reasonableness of rates proposed
5. Professional reference checks

EXPERIENCE REPRESENTING MICHIGAN VILLAGES

CMDA attorneys have experience representing Michigan villages that are governed under the General Law Village Act, PA 3 of 1895. In northern Michigan, CMDA currently represents the Village of Kalkaska, Village of Empire, Village of Mackinaw City, and the Village of Newberry. We understand that while the mix of elected officials and administrative staff have a common purpose, each has a different role and a different perspective, which can, at times, make governing a village a complicated process. CMDA has a thorough understanding of the General Law Village Act and the roles of each elected member as defined by the Act.

CMDA has a thorough understanding of the Michigan Planning Enabling Act, Act 33 of 2008, which is the enabling statute for the creation of planning commissions and the adoption of plans by local governments. Our knowledge and understanding of the Act allow us to serve as legal advisors to the Village's seven-member body planning commission, ensuring compliance with the Act's requirements.

Attorneys in CMDA's Traverse City office, which is the office location where services will be provided, has the experience and knowledge to effectively serve as legal advisors to the Village of Northport's Council, President, Manager, and boards, commissions, and departments. Partner Haider A. Kazim would be the lead attorney who would handle the daily operations for the Village. Attorney Neal Wilds would provide prosecution services for Village ordinance and municipal civil infraction matters. Some of the matters in which CMDA can assist the Village with include preparing legal opinions and research for Village Council and providing legal advice and consultation on FOIA/OMA, government contracts, zoning and land use, taxation, finance, environmental regulations, intergovernmental cooperation agreements, utility law, employment law, and other municipal law issues.

EXPERIENCE WITH PROSECUTION

CMDA's qualified attorneys are available to provide legal and support services for the Village of Northport to prosecute all Village ordinance violations and civil infractions. Our Firm's attorneys have prosecuted literally tens of thousands of ordinance violations and civil infractions. This broad range of experience gives us the skills necessary to prosecute effectively, efficiently, and economically. Prior to joining our Firm, Attorney Neal Wilds, who is the proposed prosecutor for the Village, served as an Assistant Prosecuting Attorney for the Grand Traverse County Prosecutor's Office.

Mr. Wilds is an experienced prosecutor and negotiator who can effectively work through a docket via plea bargain. He has experience preparing and approving complaints and warrants on misdemeanor charges and coordinating appropriate charges with police detectives and can lead misdemeanor criminal cases through the court process.

As a result of CMDA's extensive work in ordinance prosecution, our entire legal team stays abreast of recent changes in the law that influence local ordinances. Our attorneys and highly skilled paralegals will provide legal research to best understand the Village's codes and ordinances. Furthermore, Mr. Wild will keep in close contact with Village personnel, including informing them of statutory charges that could have an impact on the Village's Codes and Ordinances.

ACCESSIBILITY AND RESPONSIVENESS

We know that timeliness of response and accessibility to our legal team is of great importance to the Village of Northport. Our Firm has developed and implemented procedures to ensure that all our municipal clients are served in a prompt and efficient manner. We generally respond to inquiries within 24 hours to provide clients with an expected timeline for a substantive response. CMDA will prioritize workloads to ensure that Village matters are completed in a timely manner.

Our support staff make every effort to ensure that attorneys' schedules are flexible enough to accommodate situations that necessitate immediate action. CMDA's dedicated and hard-working support staff play a key role within our Firm, and we are quick to acknowledge that they are vital to the overall success of the organization.

We understand that Council holds a Work Session on the first Thursday of each month at 2:00 p.m. and a Regular Council Meeting on the third Thursday of each month at 7:00 p.m. Upon request, we are available to attend work sessions, council meetings, and special meetings. Since it is not always practical to seek legal advice during sessions and meetings, if an elected member requests legal opinions in writing outside of a session or regular meeting, CMDA will promptly share this request and the resulting opinion or work product with all elected members. It is inevitable that members of the public may seek to speak directly with the attorney providing general municipal law services to the Village. When this occurs, CMDA will explain that our role is as a legal advisor to the Village as an entity and not to individual residents.

Partnering with our clients to find effective solutions is a source of pride for CMDA. Our goal is to help our municipal clients prevent litigation and develop a model of governance that not only provides efficient and effective public services but also promotes responsiveness and accountability. We have received excellent results for our municipal clients by helping them manage risk. We are proactive, sharing with our clients' legal updates and practical "how to" advice for reducing the risk of claims and suits.

CMDA believes that regular and ongoing education is necessary to protect and serve the interests of its municipal clients. We author legal updates, offer training, and conduct seminars to educate our municipal clients on a diverse range of topics. Our commitment to our clients is to give them practical and result-oriented solutions and willingness to go the extra mile for our clients.

ORGANIZATIONAL AND STAFFING PLAN / PROJECT MANAGEMENT

CMDA is proposing Haider A. Kazim as the lead attorney who would handle the daily operations for the Village, including attending Village Council work sessions and regular meetings, as requested, providing guidance on land use, reviewing contracts, FOIA, OMA, and rules and procedures, preparing and revising ordinances, preparing legal opinions, and any other legal services requested by the Village. If needed, he would be assisted by attorneys Matt Cross, Gregory Grant, and Neal Wilds. Attorney Neal Wilds would provide prosecution services for Village ordinance and municipal civil infraction matters.

There have not been any State Bar complaints, public discipline, or malpractice suits involving any member of the proposed legal team.

Haider A. Kazim

Name of Law School:	Michigan State University College of Law
Year of Graduation:	2003
Year of Admission to Michigan State Bar:	November 25, 2003
Years of Experience Practicing Law (Total):	22 years
Years of Experience Practicing Municipal/ Public Sector Law:	22 years

Haider A. Kazim is an equity partner in the Firm's Traverse City office where he focuses his practice on municipal law, zoning and land use, FOIA/OMA, tax tribunal practice, employment law, property law, and tort liability defense. He currently serves as a legal advisor to the Village of Kalkaska, Village of Empire, City of Cheboygan, Marion Township, as well as Antrim, Cheboygan, and Otsego counties.
Mr. Kazim has represented and defended municipalities throughout Northern Michigan and the Upper Peninsula in zoning and land use disputes, ordinance enforcement actions, employment claims involving allegations of discrimination, harassment, whistleblowing, claims arising under FOIA and OMA, and general municipal law.

Mr. Kazim has represented police officers throughout Northern Michigan and the Upper Peninsula in cases involving allegations of police misconduct and violation of civil rights. Mr. Kazim has represented police officers throughout Northern Michigan and the Upper Peninsula in cases involving allegations of police misconduct and violation of civil rights. He has represented several road commissions in complex litigation involving riparian rights, highway-by-user claims, and road right-of-way disputes.

In his capacity as civil counsel for Northern Michigan municipalities, he advises boards, administrators, and other department heads and officials on a broad range of issues relevant to municipal law. Additionally, Mr. Kazim serves as civil counsel for the Grand Traverse Metro Emergency Services Authority, Northern Lakes Community Mental Health Authority, Charlevoix Cheboygan Emmet Central Dispatch Authority, and Roscommon County Road Commission. He also represents Centra Wellness and Cheboygan County in employment and human resources matters. He advises clients on all general corporate matters such as contract negotiations, drafting and implementation of policies and procedures and personnel issues.

Mr. Kazim frequently conducts seminars on municipal topics throughout the state involving zoning and planning, including how to make planning commission and zoning board of appeals' decisions withstand appellate challenge, the latest legislative developments in zoning and planning law, FOIA, OMA, and eliminating discrimination and harassment in the workplace.

He is a member of the State Bar of Michigan, Grand Traverse-Leelanau Bar Association, and Michigan Association of Municipal Attorneys. Since 2014, he has been named by Michigan Super Lawyers and Rising Stars as one of the top attorneys in the state. He received a Juris Doctor degree from Michigan State University College of Law in 2003 and a bachelor's degree from St. John's University. Mr. Kazim may be reached in our Traverse City office at (231) 922-1888 or hkazim@cmda-law.com.

Matthew W. Cross

Name of Law School:	Wayne State University
Year of Graduation:	2013
Year of Admission to Michigan State Bar:	November 4, 2013
Years of Experience Practicing Law (Total):	12 years
Years of Experience Practicing Municipal/ Public Sector Law:	12 years

Matthew W. Cross is a partner in the Firm's Traverse City office where he focuses his practice on municipal law, zoning and land use, and general litigation. Mr. Cross has experience handling employment law, personal injury defense, marijuana licensing litigation, civil rights litigation, constitutional litigation, and other municipal issues. He has also given several presentations on topics ranging from FOIA, ethics, and law enforcement litigation. In total, he has approximately 12 years of experience representing municipalities and public sector employers.

Before joining CMDA, Mr. Cross worked as a judicial research attorney for Judge John Murphy in the Wayne County Circuit Court and as an associate attorney at two prominent firms. He currently serves as City Attorney for Boyne City and East Jordan as well as the Village of Mackinaw City. He also serves as counsel for Resort Township, the Health Department of Northwest Michigan, and co-counsel to the City of Lansing Charter Commission.

Since 2018, he has been named by Michigan Super Lawyers as a Rising Star in Civil Litigation and State, Local & Municipal Law; Best Lawyers: Ones to Watch, 2022-2023; and an Up & Coming Lawyer by Michigan Lawyers Weekly in 2023. Mr. Cross is a member of the State Bar of Michigan, Federal Bar Association, Grand Traverse-Leelanau-Antrim Bar Association, Emmet Charlevoix Bar Association, Michigan Defense Trial Counsel, and Michigan Association of Municipal Attorneys (MAMA). He received a Juris Doctor degree from Wayne State University and a bachelor's degree, magna cum laude, from Ferris State University. Mr. Cross may be reached in our Traverse City office at (231) 922-1888 or mcross@cmda-law.com.

Gregory R. Grant

Name of Law School:	Detroit Mercy School of Law
Year of Graduation:	2005
Year of Admission to Michigan State Bar:	December 2, 2005
Years of Experience Practicing Law (Total):	20 years
Years of Experience Practicing Municipal/ Public Sector Law:	20 years

Gregory R. Grant is a partner in the Firm's Traverse City office. He has extensive experience both as litigation counsel and corporate counsel to numerous Michigan municipalities. He is the former assistant city attorney for the City of Garden City and the City of Belleville and the former assistant township attorney for Canton and Plymouth Townships. He has also defended over 50 municipalities in both state and federal courts on a variety of legal issues.

Mr. Grant has extensive litigation experience in the areas of employment law, first amendment law, due process, OMA and FOIA.

Mr. Grant has also represented local prosecutors and judges. He acted as prosecuting attorney in four Michigan courts, where he tried over 20 cases. Mr. Grant regularly attends council and board meetings advising on many legal and policy issues. He has presented training seminars on various municipal law and law enforcement topics.

He is a member of the Country Road Association of Michigan (CRAM) and the State Bar of Michigan. Mr. Grant has been named by Michigan Super Lawyers as a Rising Star in Civil Litigation and State, Local & Municipal Law. He was named a Leading Litigation Lawyer by Traverse City Business News. In 2025, he was named by Michigan Super Lawyers as one of the top attorneys in the state. He received a Juris Doctor degree from the University of Detroit Mercy School of Law and a bachelor's degree from the University of Michigan. Mr. Grant may be reached in our Traverse City office at (231) 922-1888 or ggrant@cmda-law.com.

Neal A. Wilds

Name of Law School:	Michigan State University College of Law
Year of Graduation:	2022
Year of Admission to Michigan State Bar:	June 1, 2022
Years of Experience Practicing Law (Total):	3 years
Years of Experience Practicing Municipal/ Public Sector Law:	3 years

Neal A. Wilds is an associate attorney in the Firm's Traverse City office where he focuses his practice in the areas of law enforcement defense and litigation, municipal law, and insurance defense. He has significant trial and law enforcement defense experience.

Previously, Mr. Wilds served as an Assistant Prosecuting Attorney for the Grand Traverse County Prosecutor's Office and as an Assistant Public Defender for the Chippewa County Public Defender's Office. While in law school, he clerked for the U.S. Environmental Protection Agency (EPA) Office of Criminal Enforcement, Forensics and Training (OCEFT) in Washington, D.C.

Mr. Wilds is a member of the State Bar of Michigan (young lawyers' section). He received a Juris Doctor degree from Michigan State University College of Law and a bachelor's degree in political science pre-law from Michigan State University. Mr. Wilds may be reached in our Traverse City office at (231) 922-1888 or nwilds@cmda-law.com.

CONFLICT OF INTEREST

CMDA is not aware of any past or existing client relationships from which a conflict of interest may arise if the Village of Northport selects and forms an attorney-client relationship with CMDA.

Through the MMRMA, CMDA currently represents Leelanau County on issues related to employment, human resources, Freedom of Information Act, and Open Meetings Act. While unlikely, if a potential conflict of interest arises due to our representation of Leelanau County, we will notify the Village in a timely manner and will recuse ourselves from representing either side should either the County or the Village decline to waive the conflict. With CMDA's rigorous conflict checking procedures, we can ensure we do not place any of our clients at risk because of a potential conflict.

CURRENT NORTHERN MICHIGAN/U.P. MUNICIPAL CLIENTS

Attorneys in our Traverse City office currently serve as legal counsel to the Village of Empire, Village of Kalkaska, Village of Mackinaw City, and Village of Newberry; City of Boyne City, City of Cheboygan, and City of East Jordan; Central Lake Township, Marion Township and Resort Township; and Antrim County, Cheboygan County, Chippewa County, Mecosta County, and Otsego County.

Additionally, as defense counsel to the MMRMA and the MCCRMA, CMDA routinely provides legal services to the 400 governmental entity members of the MMRMA and the 20 community college members of the MCCRMA.

CLIENT REFERENCES

As requested, we have provided three client references who can speak to CMDA's municipal work.

Village of Empire
Daniel Davis, Village Council President
11537 S. Leelanau Highway
P.O. Box 253
Empire, MI 49630
(231) 835-1235
president@villageofempire.com

Village of Kalkaska
Aaron Popa, Village Manager/Police Chief
200 Hyde St.
Kalkaska, MI 49646
(231) 258-9191
mgr@kalkaskavillage.com

Cheboygan County
Jeffrey Lawson, County Administrator
870 South Main St.
P.O. Box 70
Cheboygan, MI 49721
(231) 627-8855
adminlawson@cheboygancounty.net

COMPENSATION/ PROPOSED FEE STRUCTURES

Having represented governmental clients for over 60 years, we are sensitive to the fact that our fees are ultimately paid from revenue generated by taxes and fees. By providing legal services efficiently and economically, CMDA helps preserve limited governmental resources. The breadth and experience of our attorneys in our municipal law practice group means we know the law. We do not charge clients for unnecessary research or tasks.

CMDA bills in one-tenth hour increments monthly, with specific details provided of all activities. As specific projects arise, we are open to discussing alterative fee arrangements, with the arrangement being dependent on the scope, complexity, and desired outcome of the project. CMDA is offering the option of a fixed hourly rate or a monthly retainer for the three-year term of the professional services agreement. Should Village Council choose to renew the contract after the completion of the three-year term, revised rates will be negotiated at that time, according to the general terms and conditions as outlined in Section 8 of the RFQ.

Proposed Hourly Compensation Rate:

Staff Category:	Unit Price
Attorney (Partner/Associate)	**$250.00 per hour** - Meeting attendance (onsite/remote) will be billed at the $250.00 hourly rate.
Paralegal	**$125.00 per hour**
Support Staff	**No charge**

Proposed Monthly Retainer Compensation Rate:

Description:	Unit Price
Routine General Legal Services (Partner/Associate) - Exclusions from the monthly retainer include litigation and specialty matters.* - Prosecution services are also excluded from the monthly retainer. Please see rates below for that service.	**$6,750 per month for 30 hours** - Any unused retainer hours will roll over to the following month. - If monthly retainer hours are depleted before the end of the month, additional time will be billed at $250 per hour. *Litigation and specialty matters will be billed at the $250.00 hourly rate.
Paralegal	**$125.00 per hour**
Support Staff	**No charge**

Proposed Prosecution Compensation Rate:

Staff Category	Unit Price
Attorney (Partner/Associate)	**$225.00 per hour** - Depending upon the number of hours per month spent on prosecution services, CMDA is open to entering into a monthly retainer for prosecution services.

Reimbursable Expenses:

Reimbursable Expenses:	
Postage	Actual Cost
Overnight Mail Charges	Actual Cost
Travel Time	Standard Hourly Rate: 0-2 hours Half-Hourly Rate: Over 2 hours
Other:	
Mileage	No Charge
Courier/Transportation Charges	No Charge
Copies	No Charge
Facsimiles	No Charge
Filing Fees and Court Costs	Actual Costs
Witness Fees	Actual Costs
Deposition Fees	Actual Costs
Computerized Research	Actual Costs
Transcriptions	Actual Costs
Expert Witness Fees	Actual Costs
Exhibit Production	Actual Costs
Investigator Fees and Related Services	Actual Costs
Arbitrator Fees	Actual Costs
Expenses, Airline, Car Rental, Out-of-Town Travel Accommodations	Actual Costs

CMDA believes our comprehensive knowledge, experience, and expertise in municipal law make us the ideal and best candidate to provide legal services for the Village of Northport. CMDA has provided legal services to hundreds of municipal clients throughout Michigan since 1965, and we are confident that any legal issue which may arise within the Village can be handled in a quick, efficient and economical manner.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 12/22/2025

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 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	CONTACT NAME: Jill Talant
Allied Insurance Managers Inc. 1055 South Blvd. East Suite #110 Rochester Hills MI 48307	PHONE (A/C, No, Ext): (248)853-0930 FAX (A/C, No): (248)853-1512 E-MAIL ADDRESS:

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Cummings, McClorey, Davis, and Acho, P.L.C. 3801 University Ave. Ste. 560 Riverside CA 92501	INSURER A : Massachusetts Bay	22306
	INSURER B : Allmerica Financial Benefit	41840
	INSURER C : Hanover Insurance	22292
	INSURER D : Berkley Ins Co	32603
	INSURER E : QBE Specialty Insurance Co(Converge)	11515
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** CA 25/26 Master **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		
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE / X OCCUR X Blanket AI/PNC GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY / PRO-JECT / LOC OTHER:			OHBA968194	7/1/2025	7/1/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ $ $ $ $ $	2,000,000 1,000,000 10,000 2,000,000 4,000,000 3,000,000
B	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS / X SCHEDULED AUTOS X HIRED AUTOS / X NON-OWNED AUTOS			AWBA968862	7/1/2025	7/1/2026	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ $ $ $	1,000,000
A	X UMBRELLA LIAB / OCCUR EXCESS LIAB / CLAIMS-MADE DED / RETENTION $			OHBA968194	7/1/2025	7/1/2026	EACH OCCURRENCE AGGREGATE	$ $	3,000,000 3,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N: N / N/A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			WHBA968089	7/1/2025	7/1/2026	X PER STATUTE / OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ $ $	1,000,000 1,000,000 1,000,000
D	Professional Liability			PLP-2191778-P2	7/1/2025	7/1/2026	Each Claim/Aggregate		$3,000,000
	Cyber Liability			CEL-1529631097	2/20/2025	2/20/2026	Each Claim/Aggregate		$2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

Village of Northport
P.O. Box 336
Northport, MI 49670

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

Jayson Bass/JMT

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