



***We Make Insurance Easy!***  
**Anywhere in Michigan**

December 19, 2023

Mary Catherine Hannah  
Alpena County Airport  
720 W. Chisholm St Ste 7  
Alpena, MI 49707

Dear Mary Catherine:

I am pleased to provide you with this proposal for the Alpena County Regional Airport. The proposal is through Chubb Insurance Group with a premium of \$3,769.

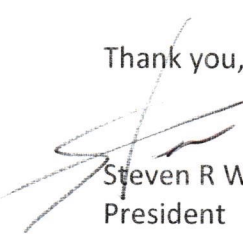
This policy has very broad coverage and will allow for us to cancel the airport auto policy with Auto Owners saving the County \$951.62 annually. Auto liability is included while vehicles are on the airport property. In addition, we have added Airport Hangar keepers Liability, which is not included on your current policy. This coverage is needed as you own two hangers and 20 tie downs. The county could be held liability for damage to aircraft possibly since they are secured by and located in County property.

We can lock in this pricing for three years to protect against current insurance inflationary pricing.

Please review the attached closely and let us know of any questions you may have.

We can bind coverage at any time by contacting me or Tanner Kostelic.

Thank you,

  
Steven R Wilson, CPCU  
President



1100 Poydras Street, Suite 2150  
New Orleans, LA 70163

**TO:** Chris Tate  
ARLINGTON ROE & CO INC  
INDIANAPOLIS, Indiana 46240-7666

**RISK ID:**

**EMAIL:** ctate@arlingtonroe.com

**DATE SENT:** December 15, 2023

**AIRPORT OWNERS AND OPERATORS LIABILITY QUOTATION**  
WITH  
**ACE PROPERTY AND CASUALTY INSURANCE COMPANY**  
(AA S&P, A++ BEST)

In accordance with your request, we are pleased to provide the following quotation:

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this Quotation are not included. The terms and conditions of this Quotation supersede the submitted insurance specifications and all prior proposals and binders. Actual coverage will be provided by and in accordance with the policy as issued.

The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer.

This Quotation has been constructed in reliance on the data provided in the submission. A material change or misrepresentation of that data voids this Quotation.

This quotation is not a binder of insurance. In no event will this quotation remain open beyond 30 days from the quote issuance date shown above or the coverage effective date, whichever comes first.

This quotation is subject to the Assured's producer being duly licensed in his/her resident state; in addition, the producer must hold a non-resident license in the state in which the Assured is domiciled if different from the producer's resident state.

**\*\*\*\*\*THREE YEAR FIXED PREMIUM POLICY OPTION\*\*\*\*\***

**We offer the option for a three year policy term with premium fixed at three times the annual terms shown in this quotation. Premium to be paid in three equal annual installments.**

**NAMED INSURED:** County of Alpena

**NAMED INSURED'S ADDRESS:** 1617 Airport Rd  
Alpena, Michigan, 497078213

**PERIOD:** From: January 1, 2024 To: January 1, 2027  
both days at 12:01 a.m. Local Time at the address of the Named Insured

**INTEREST:** The Insured's legal liability to which this policy applies, arising out of the Insured's Airport operations at the following airport location(s):

F.A.A. ID	State	Name
KAPN	MI	Alpena County Regional Airport

**SUM INSURED:** \$4,000,000 each occurrence/offense in respect of Bodily Injury, Personal and Advertising Injury and Property Damage combined, subject to the following limitations:

Products-Completed Operations Annual Aggregate Limit. . . . .	Not Insured
Personal Injury and Advertising Injury Annual Aggregate Limit. . . . .	\$4,000,000
Malpractice Annual Aggregate Limit. . . . .	\$4,000,000
Extended Coverage – War, Hi-jacking and Other Perils Annual Aggregate Limit. . . . .	\$4,000,000
Fire Damage Limit Any One Fire. . . . .	\$50,000
Medical Expense Limit Any One Person. . . . .	\$1,000
Hangarkeepers not "in flight" Limit Any One Occurrence. . . . .	\$1,000,000
Hangarkeepers not "in flight" Limit Any One Aircraft. . . . .	\$1,000,000
Non-Owned Aircraft Liability Limit Any One Occurrence. . . . .	Not Insured

**DEDUCTIBLE:** Coverage A – applicable to "property damage" to aircraft only  
\$10,000 Each Aircraft Deductible  
\$10,000 Coverage D – Each Aircraft Deductible

**CONDITIONS:** The Airport Owners and Operators General Liability Policy contains, inter alia, the following exclusion clauses:

War, Hi-Jacking and Other Perils Exclusion Clause  
Noise, Pollution and other Perils Exclusion Clause

The policy is also subject to the following:

- 30 days notice of cancellation, non-renewal or reduction in coverage by Insurer, but
- 10 days notice for non-payment of premium. This provision does not override the Automatic

Termination review or cancellation provisions of endorsements AAP 203 or AAP 237.

The policy may be cancelled or nonrenewed subject to the terms of the following endorsement

Schedule of Policy Forms applicable to airports and locations **Michigan**  
in:

Form Reference and Edition	Title
9001-MI (11/00)	Michigan Changes
AAP 200 (05-22)	Airport Owners and Operators General Liability Policy - Jacket
AAP 201 (11/99)	Airport Owners and Operators General Liability Policy - Declarations
AAP 201S (11/99)	Airport Owners and Operators General Liability Policy - Schedule of Endorsements
AAP 202 (11/99)	Airport Owners and Operators General Liability Policy
AAP 203 (02/08)	Extended Coverage - War, Hi-jacking and Other Perils Endorsement
AAP 212 (11/99)	Fees and Expenses Included in Deductible Endorsement
AAP 220 (11/99)	Immunity Waiver Endorsement
AAP 234 (11/99)	Airport Limited Enhanced Coverage Endorsement
AAP 237 (11/99)	Nuclear Risks Exclusion Clause
AAP 242 (11/99)	Personal Injury Limitation Endorsement
AAP 248 (11/99)	Volunteers Endorsement
AAP 255 (03/08)	Date Recognition Limited Coverage Endorsement
AAP 256 (11/99)	Date Recognition Exclusion Endorsement
AAP 262 (11/99)	Amendment of Deductible Amounts and Conditions Endorsement B
AAP 270 (01/15)	Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
AAP 273 (11/03)	Pollution Endorsement
AAP 275 (01/15)	Limited Terrorism Coverage Endorsement
AAP 277 (01/06)	Silica And Silica-Related Dust Exclusion
AAP 306 (03/08)	Infringement of Copyright, Patent, Trademark or Trade Secret Endorsement
AAP 307 (03/08)	Amendment to Supplementary Payments (Court Cost) Endorsement
AAP 316 (02/21)	Exclusion - Access or Disclosure of Confidential or Personal Information - Advertising Injury or Personal Injury
AAP 317 (01/22)	Exclusion – Perfluorinated Chemicals
ALL-20887 (10/06)	ACE Producer Compensation Practices & Policies
ALL-21101 (11/06)	Trade or Economic Sanctions Endorsement
IL P 001 (01/04)	U.S. Treasury Departments' Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
TR-19604e (08/20)	Notice Of Terrorism Insurance Coverage

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**POLICYHOLDER  
DISCLOSURE NOTICE OF  
TERRORISM INSURANCE  
COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% , OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.**

**YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.**

**Acceptance or Rejection of Terrorism Insurance Coverage**

\_\_\_\_\_ I hereby elect to purchase terrorism coverage for a prospective premium of \$335\_\_\_\_\_

\_\_\_\_\_ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

County of Alpena  
\_\_\_\_\_  
Policyholder/Applicant's Signature

ACE Property and Casualty Insurance Company  
\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date