

**MICHIGAN MUNICIPAL
RISK MANAGEMENT
AUTHORITY**

**Synopsis of Coverage and Services/FAQ
of the
Michigan Municipal Risk Management Authority (MMRMA)**

- The MMRMA provides Liability, Automobile Physical Damage, Errors & Omissions, Property, Data Breach, and limited Medical Malpractice coverage for your employees, volunteers, elected and appointed officials.
- The MMRMA Liability policy is occurrence based which means if a covered event occurs during the period of membership; it is covered regardless of when a claim or lawsuit is filed. This means that even if you leave your job, you still have coverage for past events.
- The MMRMA provides you with Underwriting, Claims, and Risk Management services, included in your membership. There are no additional fees for training, claims filing, or loss control.
- The MMRMA currently provides liability limits of \$15,000,000 per occurrence with no aggregates (except Terrorism and Data Breach).
- Real and Personal Property is covered at a Replacement Cost basis with no co-insurance requirements. There is a \$1,000 deductible for all property claims.
- Automobile Physical Damage is provided for vehicles on an Actual Cash Value basis, except Fire and EMS units, which are protected on a Replacement cost basis.
- The MMRMA policy covers all employees, board members, volunteers, anyone appointed to any board or commission, and authorized drivers of a motor vehicle owned, rented, or used by the member while acting within the scope of their duties on behalf of the member.
- Are employees covered when using their own vehicles? Michigan No-Fault law specifically states that each automobile must have liability insurance. This coverage will be primary for any loss and the MMRMA will provide excess coverage if the vehicle is used within the scope of their duties for the member. The MMRMA does not provide any coverage for physical damage loss to an employee's vehicle.
- What are we covered for? Anyone defined as a member is protected for bodily injury, property damage, personal injury and limited medical malpractice claims.
- Can coverage be extended to any outside organizations such as 501(c)(3) or other non-profits? No, MMRMA coverage is governed by PA 138 and can only provide coverage to governmental entities.
- Is there coverage for a volunteer who gets injured? Yes, the MMRMA provides coverage for a qualified Medical Expense for an injured volunteer to the limit provided in the Coverage Overview.

This overview is designed to give you a quick guide to the most common coverage questions and is by no means a complete review of coverage and services. Please consult the MMRMA Coverage Documents and Coverage Overview for specific coverage details and exclusions. Coverage, limits and deductibles are subject to change.