CITY OF NOVI CITY COUNCIL APRIL 8, 2024



SUBJECT: Approval of request for Pyrotechnics Display Permit by Brightmoor Christian

Church to be operated by James Herr, on Thursday, April 18th and Friday,

April 19th, 2024.

SUBMITTING DEPARTMENT: City Clerk

BACKGROUND INFORMATION:

Brightmoor Christian Church would like to enhance upcoming programs with the addition of a pyrotechnics display on Thursday, April 18th and Friday, April 19th, 2024.

The pyrotechnics show will be launched from the worship center stage.

The Michigan Fireworks Safety Act requires the applicant to furnish adequate insurance coverage with the Fireworks Permit Application. The Certificate of Liability Insurance is acceptable and provides an endorsement listing the City of Novi as an Additional Insured.

The Novi Fire Department has conducted a site inspection, and an additional inspection will occur once the show is complete. Additional Police and Fire Department personnel will be assigned for the duration of the event to assure that all safety measures and processes are adhered to according to the fireworks permit.

RECOMMENDED ACTION: Approval of request for Pyrotechnics Display Permit by Brightmoor Christian Church to be operated by James Herr, on Thursday, April 18th and Friday, April 19th, 2024.

2024 Permit for Fireworks Other than Consumer or Low Impact

	The LEGISLATIVE BODY OF CITY, VILLAGE OR TOWNSHIP BOARD will not	discriminate against any indivi	dual or group because of race sex religion age
Authority: 2011 PA 256	Ine Legisla live Body of City, village or Township Bodat will not national origin,color, marital status, disability, or political beliefs. If you need assis Act, you may make your needs known to this Legislative Body of City, Village or 1	stance with reading, writing, he	earing, etc., under the Americans with Disabilities
This permit is not transferable. Pos the purpose of and at the place liste	session of this permit authorizes the herein named person to p and below only through permit expiration date.	ossess, transport and o	display fireworks in the amounts, for
TYPE OF PERMIT(S) (Select all a			FOR USE BY LEGISLATIVE BODY OF CITY, VILLAGE OR TOWNSHIP BOARD ONLY.
Public Display	Private Display		PERMIT(S) EXPIRATION DATE (ENTER DATE OF EXPIRATION)
	or Outdoor Pest Control or Agricultural Purposes		(ENTER DATE OF EXPINATION)
NAME OF PERSON PERMIT ISSUED TO	James Herr		AGE (18 YEARS OR OLDER)
ADDRESS OF PERSON PERMIT ISSUED TO	40800 W. 13 Mile Road, Novi	MI 48377	
NAME OF ORGANIZATION, GROUP, FIRM (OR CORPORATION Brightmour Church		
ADDRESS	40800 W. 13 Mile Road, Novi	MI 18377	
NUMBER AND TYPES OF FIREWORKS (PI	ease attach additional pages if necessary)		
(4) Tracer Con	net 20'X 10 shots - Blue		
(12) Airbuist L	orge		
(16) 1/2 sac X	20' Silver Gerb		
(8) Mine 25'	Gold Strobe		
(12) 1/2 sec X	6' Silver Gerb		
EXACT LOCATION OF DISPLAY OR USE	Main Worship Center Plate	N'M	
CITY, VILLAGE, TOWNSHIP	Main Worship Center Plat Re Vovi	1/18 + 4/19/	24 TIME 7:00 pm
BOND OR INSURANCE FILED WES NO	·	/ /	900,000
MILO 1 NO			100,000
Issued by action of the Legislative	Body of the		
City Village Townsh	ip of on the	day of	, 2024.

THIS FORM IS VALID UNTIL THE DATE OF EXPIRATION OF PERMIT

(Signature and Title of Legislative Body Representative)

Instruction/Manual

Theatrical pyrotechnic articles of category T1 Articles

PYROTECHNIC – AIRBURST TYPE C – LARGE SILVER SINGLE Airburst - Large Silver Single



0589-T1-0050

Product name: Airburst Large Silver Single Registration number: 0589-T1-0050 Category: T1 EC Type-Examination Certificate no.: 0589.PYR.0273/11	Description of Effect: The effect is generated without delay after ignition with a noise / bang. The contained pyrotechnic composition produces a bang and sparks which are ejected in all directions. The respective color or type is indicated on the label of the pyrotechnic article.
Technical data: NEQ: approx. 8,1g Outer diameter: approx. 30mm Mid. effect height: 4m Mid. radial effect width: 1,8m Soundlevel max. at 8m: 120,0db (Almax) Max. Distance of burning or incandescent material: 0m Max. Distance of hazardous debris: 0m	Technical data igniter/match: Type of Bridge wire igniter: A NEQ: 0,005 g Max. Test current: 0,025A Minimum firing current : 0,5A
Storage: Dry and cool . Protect from moisture. Store according to national explosive law Division: 1.4 compatibility group: G Transport classification : 1.4 G Name and UN-Nr.:UN0431, ARTICLES PYROTECNIC	Failure and defect items and Disposal: Don't use failure, defect articles or wet articles. Disposal according to national provisions or return to manufacturer

Instruction for safe handling: Hang article up high!

Safety distance direction of Effect: 8m Safety distance radial: 4m

- Connect only to currentless firing cables and ignition device. Connect cable only to currentless ignition systems
 and make sure the device is switched off and the safety key must be in possession of the responsible users.
- 2. **Hang article up high!** Burning of under fire resistant underlay. When using the item over an audience, several items should be pre-fired to ensure that the safety margin is adequate. The atmospheric conditions may change depending on the place of use and affect the effect sizes.
- 3. During use, absolute no smoking and no open light or fire at and near the burning-off place.
- 4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
- 5. Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
- 6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
- 7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to persons under the age of 18 years prohibited.**
- 8. The distribution and disposition of the articles only within unopened original packaging.
- 9. Do not use near persons or fire-endangered objects.
- 10. Pay attention to national and local guidelines and laws
- 11. Observe regulations! (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
- 12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
- 13. Please note special regulations for use in location /venue.
- 14. Note the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.







Section 1: Identification

Preloaded Airburst/Starburst (all colors and sizes)

including but not limited to: Pro-fetti Airburst, Starburst, Preloaded Airburst

Recommended use: Airburst/Starburst have a ball shaped flash with possible report

typically with sparks, color or tissue paper/mylar

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

Manufacturer Ultratec Special Effects, Inc.

and Distributor's 148 Moon drive

Name and Address: Owens Cross Roads, AL 35763

United States

Telephone Number: (256) 725-4224

www.ultratecfx.com

Emergency Telephone Number: 800-255-3924 - ChemTel

Section 2: Hazard Identification

Classification of substance or mixture:

Chemicals have been withheld for trade secret and proprietary information purposes.

WARNING







Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure

BURN: Wash affected area.

EYE: Flush eyes with water for several minutes.

SKIN: Wash with soap and water

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL Keep away from heat, sparks and open flame, hot surfaces-

NO SMOKING

Store in a cool dry approved area

Dispose of content/container in accordance with local/regional/national

and international regulations

Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

Section 4: First-Aid Measures

BURN: Wash affected area.

Skin: Wash with soap and water. Get medical attention if irritation develops

EYE: Flush eyes with water for several minutes.

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL

Section 5: Fire-Fighting Measures

Extinguishing Media: Flood with water if a small number of pieces are involved.

Special Fire Fighting Procedures: Do not use suffocation method; device contains its own oxygen.

If large quantities are involved, allow them to burn and prevent spread of fire.

Unusual Fire and Explosion Hazards: Items will burn rapidly in the event of ignition, and items

may become airborne if not secured or contained.

Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation

Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.

Do not handle until all safety precautions have been read and understood.

Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.

Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces, No smoking,

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.

Keen shipping and storage containers in cool, do place. Do not crush abrade, or subject the

Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

Section 8: Exposure Controls/ Personal Protection

Respiratory Protection: None

Ventilation: N/A Mechanical: N/A Local Exhaust: N/A Special: N/A Other: N/A

Protective Gloves: N/A

Eye Protection: Safety Glasses should be worn at all times for Pyrotechnic Operation

Other Protective Clothing and Equipment: Wearing at least 60% cotton clothing is recommended. Work/Hygienic Practices: No smoking in the vicinity of item. Keep away from food. Wash hands

thoroughly before eating or smoking.

Exposure Limits: N/A

Section 9: Physical and Chemical Properties

Appearance: All pyrotechnic composition is contained within article

Upper/Lower flammability or explosive limits: N/A Odor: no odor

Vapor Pressure: N/A Odor Threshold: N/A Vapor Density: N/A pH: N/A

Relative Density: N/A

Melting Point/Freezing Point: N/A

Solubility(ies): Slight Initial Boiling Point: N/A Flash Point: N/A Evaporation Rate: N/A Flammability: N/A

Upper/Lower flammability or explosive limits: N/A

Vapor Pressure: N/A Vapor Density: N/A

Partition coefficient: n-octanol/water: N/A

Auto-ignition Temperature: N/A

Viscosity: N/A

Section 10: Stability and Reactivity

Stability: Stable

Conditions to Avoid: Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges. Items may deteriorate over time, dispose of items that exceed the Use By Date

Incompatibility (Materials to Avoid): Exposure to water may cause item to deteriorate

Hazardous Decomposition or Byproducts: Smoke, oxides, chlorides, and other gaseous and solid

particulates

Hazardous Polymerization: Will not occur

Section 11: Toxicological Information

Routes of Entry: Inhalation. Ingestion, skin contact, inhalation, eye contact

Toxicity to Animals: Not available

Chronic Effects on Humans: Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts, Device may cause thermal burns if used improperly.

Other Toxic Effects on Humans: N/A

Special Remarks on Toxicity to Animals: Not available Special Remarks on Chronic Effects on Humans: Not available Special Remarks on other Toxic Effects on Humans: Not available

Acute Potential Health Effects: N/A

Section 12: Ecological Information

Ecotoxicity: Not available. BOD5 and COD: Not available.

Products of Biodegradation: Not Available

Toxicity of the Products of Biodegradation: Not available.

Special Remarks on the Products of Biodegradation: Not available

Section 13: Disposal Considerations

Waste disposal: Waste must be disposed of in accordance with federal, state and local environmental control regulations.

Steps to be taken in case material is released or spilled: No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

Section 14: Transport Information

DOT Classification: UNO431, 1.4G

Identification: Articles, Pyrotechnic for technical purposes

Special Provisions for Transport: Not available

Section 15: Other Regulatory Information

Other regulatory information: N/A

Section 16: Other Information

References: Not available

Other Special Considerations: Not available

Created: 03/25/2015

The information above is believed to be accurate and represents the best information currently available to us.

All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.

Instruction/Manual

Theatrical pyrotechnic articles of category T1 Articles

PYROTECHNIC- JET TYP (1sx6m) Silver – Jet TYP (1sx6m) Silver

Gerb – 1 x 20 Silver

PYROTECHNIC- JET TYP (0,5sx6m) Silver – Jet TYP (0,5sx6m) Silver

Gerb – 1 /2 x 20 Silver

PYROTECHNIC- JET TYP (0,25sx6,5m) Silver – Jet TYP (0,25sx6,5m) Silver

Gerb – 1 /4 x 20 Silver

C€₀₅₈₉

0589-T1-0055

Product name: : Gerb 1/4x20 Silver	Description of Effect:
Gerb 1/2x20 Silver	The effect is generated without delay after ignition with a noise / bang.
Gerb 1x20 Silver	Silver or gold burning sparks are emitted. The duration, height and color
Registration number: 0589-T1-0055	of the sparks are indicated on the pyrotechnic article label.
Category: T1	
EC Type-Examination Certificate no.: 0589.PYR.1263/11	
Technical data :	Technical data igniter/match :
NEQ: cs. 2,1g-2,3g	Type of Bridge wire igniter: A
outer diameter: ca. 17,2mm	NEQ: 0,005 g
Inner diameter : ca.12,5mm	Max. Test current: 0,025A
Height: ca.55mm	Minimum firing current : 0,5A
max. Effect hight: 6,5m	
max radial Effect width: 2m	
Soundlevel max. at 10m : 90,9dB (AImax)	
Max. Distance of burning or incandescent material: 0m	
Max. Distance of hazardous debris : 0m	
Storage:	Failure and defect items and Disposal:
Dry and Cool . Protect from moisture.	Don't use failure, defect articles or wet articles.
Store according to national explosiv law	Disposal according to national provisions or return to manufacturer
Division: 1.4	
compatibility group: S	
Transport classification : 1.4 S	
Name and UN-Nr : UN0432 ARTICLES PYROTECNIC	

Instruction for safe handling:

Safety distance direction of Effect: 9m Safety distance radial: 3m

- 1. **Connect only to currentless firing cables and ignition device.** Connect cable only to currentless ignition systems and make sure the device is switched off and the safety key must be in possession of the responsible users.
- 2. To prevent it from falling over, fix the object for use. The item should be mounted on at least flame retardant material.
- 3. During use, absolute no smoking and no open light or fire at and near the burning-off place.
- 4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
- 5. Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
- 6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
- 7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to persons under the age of 18 years prohibited.**
- 8. The distribution and disposition of the articles only within unopened original packaging.
- 9. Do not use near persons or fire-endangered objects.
- 10. Note national and local guidelines and laws
- 11. Note regulations! (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
- 12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
- 13. Please note special regulations for use in location /venue.
- 14. Note the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.



Safety Data Sheet



Section 1: Identification

Product Name: Gerbs, Waterfalls, AF Gerbs, Smokes, Flares,

Line Rockets, Saxons, Colored Gerbs, Crackle Gerbs, Kool Fountains, Whistle

(All Sizes with and without Tail)

Recommended use: Gerbs produce a fountain of sparks in varying colors, Silver or Gold.

They also have a variety in duration and heights.

Crackle gerbs produce a 4' to 6' plume of fuzzy gold sparks and a

LOT of noise

Transformation gerbs change in the middle. The gerb will burn 5 seconds with gold sparks, and the last 5 seconds with silver sparks

Waterfalls are gerbs that are made to burn upside down.

Flares produce high light output in addition to the approx. 1' tall flame Line Rockets have a burn duration of 3 seconds and typically travel

about 225 ft across a horizontal cable.

Saxons are essentially 2 gerbs on a pivot point. The first gerb burns and drives the entire device around in one direction, then the burn transfers to the second gerb, which continues the spin in the opposite direction.

Non Sulfur Smoke produces a plume of smoke

Whistles produce a obnoxious screeching sound in a variety of durations

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

Manufacturer and Distributor's Name and Address:

Ultratec Special Effects, Inc.

148 Moon drive

Owens Cross Roads, AL 35763

United States

Telephone Number: (256) 725-4224

www.ultratecfx.com

Emergency Telephone Number: 800-255-3924 - ChemTel

Section 2: Hazard Identification

Chemicals have been withheld for trade secret and proprietary information purposes.

WARNING







Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure

BURN: Wash affected area.

EYE: Flush eyes with water for several minutes.

SKIN: Wash with soap and water

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL Keep away from heat, sparks and open flame, hot surfaces-

NO SMOKING

Store in a cool dry approved area

Dispose of content/container in accordance with local/regional/national

and international regulations

Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

Section 4: First-Aid Measures

BURN: Wash affected area.

Skin: Wash with soap and water. Get medical attention if irritation develops

EYE: Flush eyes with water for several minutes.

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL

Section 5: Fire-Fighting Measures

Extinguishing Media: Flood with water if a small number of pieces are involved.

Special Fire Fighting Procedures: Do not use suffocation method; device contains its own oxygen.

If large quantities are involved, allow them to burn and prevent spread of fire.

Unusual Fire and Explosion Hazards: Items will burn rapidly in the event of ignition, and items may become

airborne if not secured or contained.

Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation

Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.

Do not handle until all safety precautions have been read and understood.

Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.

Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations. Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

Section 8: Exposure Controls/ Personal Protection

Respiratory Protection: None

Ventilation: N/A Mechanical: N/A Local Exhaust: N/A Special: N/A Other: N/A

Protective Gloves: N/A

Eve Protection: Safety Glasses should be worn at all times for Pyrotechnic Operation

Other Protective Clothing and Equipment: Wearing at least 60% cotton clothing is recommended. Work/Hygienic Practices: No smoking in the vicinity of item. Keep away from food. Wash hands

thoroughly before eating or smoking.

Exposure Limits: N/A

Section 9: Physical and Chemical Properties

Appearance: All pyrotechnic composition is contained within article

Upper/Lower flammability or explosive limits: N/A

Odor: no odor Vapor Pressure: N/A Odor Threshold: N/A Vapor Density: N/A pH: N/A

Relative Density: N/A

Melting Point/Freezing Point: N/A

Solubility(ies): Slight Initial Boiling Point: N/A Flash Point: N/A Evaporation Rate: N/A Flammability: N/A

Upper/Lower flammability or explosive limits: N/A

Vapor Pressure: N/A Vapor Density: N/A

Partition coefficient: n-octanol/water: N/A

Auto-ignition Temperature: N/A

Viscosity: N/A

Section 10: Stability and Reactivity

Stability: Stable

Conditions to Avoid: Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges. Items may deteriorate over time,

dispose of items that exceed the Use By Date

Incompatibility (Materials to Avoid): Exposure to water may cause item to deteriorate

Hazardous Decomposition or Byproducts: Smoke, oxides, chlorides, and other gaseous and solid

particulates

Hazardous Polymerization: Will not occur

Section 11: Toxicological Information

Routes of Entry: Inhalation. Ingestion, skin contact, inhalation, eye contact

Toxicity to Animals: Not available

Chronic Effects on Humans: Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause

thermal burns if used improperly.

Other Toxic Effects on Humans: N/A

Special Remarks on Toxicity to Animals: Not available

Special Remarks on Chronic Effects on Humans: Not available Special Remarks on other Toxic Effects on Humans: Not available

Acute Potential Health Effects: N/A

Section 12: Ecological Information

Ecotoxicity: Not available. BOD5 and COD: Not available.

Products of Biodegradation: Not Available

Toxicity of the Products of Biodegradation: Not available.

Special Remarks on the Products of Biodegradation: Not available

Section 13: Disposal Considerations

Waste disposal: Waste must be disposed of in accordance with federal, state and local environmental control regulations.

Steps to be taken in case material is released or spilled: No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

Section 14: Transport Information

DOT Classification: UNO431, 1.4G

Identification: Articles, Pyrotechnic for technical purposes

Special Provisions for Transport: Not available

Section 15: Other Regulatory Information

Other regulatory information: N/A

Section 16: Other Information

References: Not available

Other Special Considerations: Not available

Created: 03/30/2015

The information above is believed to be accurate and represents the best information currently available to us.

All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.

Instruction/Manual

Theatrical pyrotechnic articles of category T1 Articles

PYROTECHNIC - MINE (25ft) - MINE 25ft

Mine - 25' Pixie Dust / Mine - 25' Flitter / Mine - 25' Gold Glitter/ Mine - 25' Silver

Mine - 25' Gold Strobe/ Mine - 25' Silver Strobe



0589-T1-0080

	V
Product name:	Description of Effect: The effect is generated without delay after ignition with a noise / bang. The
Mine – 25' Pixie Dust / Mine – 25' Flitter / Mine – 25' Crackle	pyrotechnic stars are expelled burning silver or gold and produce a silver or gold
Mine – 25' Gold Glitter / Mine – 25' Silver Glitter	sparkling, flashing optical effect. The particular color is indicated on the label of the
Mine – 25' Gold Strobe / Mine - 25' Silver Strobe	pyrotechnic article.
Registration number: 0589-T1-0080	pyroceanic draids
Category: T1	
EC Type-Examination Certificate no.: 0589.PYR.3409/11	
Technical data :	Technical data igniter/match :
NEQ: ca. 13g	Type of Bridge wire igniter: A
outer diameter: ca.28mm	NEQ: 0,005 g
Inner diameter : ca.26mm	Max. Test current: 0,025A
Height: ca.101,6mm	Minimum firing current : 0,5A
max Effect height: 8m	
Max. radial Effect width: 2,8m	
Soundlevel max. at 8m : 105,4db (Almax)	
Max. Distance of burning or incandescent material: 0m	
Max. Distance of hazardous debris : 0m	
Storage:	Failure and defect items and Disposal:
Dry and cool . Protect from moisture.	Don't' use failure, defect articles or wet articles.
Store according to national explosiv law	Disposal according to national provisions or return to manufacturer
Division: 1.4	
Compatibility group: G	
Transport classification : 1.4 G	
Name and UN-Nr.: UN0431, ARTICLES PYROTECNIC	

Instruction for safe handling:

Safety distance direction of Effect: 11m Safety distance radial: 4m OUTDOOR USE ONLY!

- 1. **Connect only to currentless firing cables and ignition device.** Connect cable only to currentless ignition systems and make sure the device is switched off and the safety key must be in possession of the responsible users.
- To prevent it from falling over, fix the object for use. The item should be mounted on at least flame retardant material.
- 3. During use, absolute no smoking and no open light or fire at and near the burning-off place.
- 4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
- Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
- 6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
- 7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to persons under the age of 18 years prohibited.**
- 8. The distribution and disposition of the articles only within unopened original packaging.
- 9. Do not use near persons or fire-endangered objects.
- 10. Pay attention to national and local guidelines and laws
- 11. **Observe regulations!** (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
- 12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
- 13. Observe special regulations for use in location /venue.
- 14. Observe the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.

*NOTE: A person with specialist knowledge can handle and/or use articles labelled T1 or T1 'for outdoor use only' in a different manner to that prescribed on the label or within the instructions for use, provided that they have taken due consideration of the hazards and risks that any deviations they make might have. A person with specialist knowledge is expected to have the knowledge to make use of T1 products in a different manner to those prescribed on the label or the instructions.



Instruction/Manual

Theatrical pyrotechnic articles of category T1

PYROTECHNIC – COMBINATION – COMBINATION 20ft, COLOR Tracer Comet – 20' Color, 10 Shot x 10 Sec



0589-T1-0069

Product name: Tracer Comet AF - 20' Color 10 Shot x 10 sec Registration number: 0589-T1-0069 Category: T1 EC Type-Examination Certificate no.: 0589.PYR.2798/11	Description of effect: The effect is generated without delay after ignition with a noise / bang. The single pyrotechnic star is colored burning, with or without tail, quickly ejected. After the ignition, 10 comets are ejected within 10 seconds. The respective color with and without tail is indicated on the label of the pyrotechnic article.
Technical data: NEQ: approx. 20g Width: approx. 48mm Height: approx. 30mm Length: approx. 300mm Mid. effect height: 6m Mid. radial effect width: 0,5m Soundlevel max. at 8m: 105,0db (Almax) Max. distance of burning or incandescent material: 0m Max. distance of hazardous debris: 0m	Technical data igniter/match: Type of Bridge wire igniter: A NEQ: 0,005 g Max. Test current: 0,025A Minimum firing current : 0,5A
Storage: Dry and cool. Protect from moisture. Store according to national explosive law Division: 1.4 compatibility group: G Transport classification: 1.4 G Name and UN-no.: UN0431, ARTICLES PYROTECNIC	Failure and defect items and disposal: Don't use failure, defect articles or wet articles. Disposal according to national provisions or return to manufacturer

Instruction for safe handling:

Safety distance direction of Effect: 9m Safety distance radial: 2m

- Connect only to currentless firing cables and ignition device. Connect cable only to currentless ignition systems
 and make sure the device is switched off and the safety key must be in possession of the responsible users.
- 2. **To prevent it from falling over, fix the object for use.** The item should be mounted on at least flame retardant material.
- 3. During use, absolute no smoking and no open light or fire at and near the burning-off place.
- 4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
- 5. Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
- 6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
- 7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to** persons under the age of **18** years prohibited.
- 8. The distribution and disposition of the articles only within unopened original packaging.
- 9. Do not use near persons or fire-endangered objects.
- 10. Pay attention to national and local guidelines and laws
- 11. Observe regulations! (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
- 12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
- 13. Please note special regulations for use in location /venue.
- 14. Note the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.



Safety Data Sheet



Section 1: Identification

Product Name: Mines, Comets, & Falling Stars

(All sizes with and without Tail)

Recommended use: Mines project a plume of bright points of color with or without sparkles

Comets produce a large bright colored star with minimum smoke and virtually

no fallout

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

Manufacturer and Distributor's

Name and Address:

Ultratec Special Effects, Inc.

148 Moon drive

Owens Cross Roads, AL 35763

United States

Telephone Number: (256) 725-4224

www.ultratecfx.com

Emergency Telephone Number: 800-255-3924 - ChemTel

Section 2: Hazard Identification

Chemicals have been withheld for trade secret and proprietary information purposes.

WARNING







Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure

BURN: Wash affected area.

EYE: Flush eyes with water for several minutes.

SKIN: Wash with soap and water

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL Keep away from heat, sparks and open flame, hot surfaces-

NO SMOKING

Store in a cool dry approved area

Dispose of content/container in accordance with local/regional/national

and international regulations

Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

Section 4: First-Aid Measures

BURN: Wash affected area.

Skin: Wash with soap and water. Get medical attention if irritation develops

EYE: Flush eyes with water for several minutes.

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL

Section 5: Fire-Fighting Measures

Extinguishing Media: Flood with water if a small number of pieces are involved.

Special Fire Fighting Procedures: Do not use suffocation method; device contains its own oxygen.

If large quantities are involved, allow them to burn and prevent spread of fire.

Unusual Fire and Explosion Hazards: Items will burn rapidly in the event of ignition, and items may become airborne if not secured or contained.

Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation

Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.

Do not handle until all safety precautions have been read and understood.

Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product. Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.

Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

Section 8: Exposure Controls/ Personal Protection

Respiratory Protection: None

Ventilation: N/A Mechanical: N/A Local Exhaust: N/A Special: N/A

Other: N/A

Protective Gloves: N/A

Eye Protection: Safety Glasses should be worn at all times for Pyrotechnic Operation

Other Protective Clothing and Equipment: Wearing at least 60% cotton clothing is recommended. Work/Hygienic Practices: No smoking in the vicinity of item. Keep away from food. Wash hands

thoroughly before eating or smoking.

Exposure Limits: N/A

Section 9: Physical and Chemical Properties

Appearance: All pyrotechnic composition is contained within article

Upper/Lower flammability or explosive limits: N/A

Odor: no odor

Vapor Pressure: N/A Odor Threshold: N/A Vapor Density: N/A

pH: N/A

Relative Density: N/A

Melting Point/Freezing Point: N/A

Solubility(ies): Slight Initial Boiling Point: N/A

Flash Point: N/A Evaporation Rate: N/A Flammability: N/A

Upper/Lower flammability or explosive limits: N/A

Vapor Pressure: N/A Vapor Density: N/A

Partition coefficient: n-octanol/water: N/A

Auto-ignition Temperature: N/A

Viscosity: N/A

Section 10: Stability and Reactivity

Stability: Stable

Conditions to Avoid: Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking,

or ignition sources including sparks, and static discharges. Items may deteriorate over time,

dispose of items that exceed the Use By Date

Incompatibility (Materials to Avoid): Exposure to water may cause item to deteriorate

Hazardous Decomposition or Byproducts: Smoke, oxides, chlorides, and other gaseous and solid

particulates

Hazardous Polymerization: Will not occur

Section 11: Toxicological Information

Routes of Entry: Inhalation. Ingestion, skin contact, inhalation, eye contact

Toxicity to Animals: Not available

Chronic Effects on Humans: Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause

thermal burns if used improperly. **Other Toxic Effects on Humans:** N/A

Special Remarks on Toxicity to Animals: Not available

Special Remarks on Chronic Effects on Humans: Not available Special Remarks on other Toxic Effects on Humans: Not available

Acute Potential Health Effects: N/A

Section 12: Ecological Information

Ecotoxicity: Not available. **BOD5 and COD:** Not available.

Products of Biodegradation: Not Available

Toxicity of the Products of Biodegradation: Not available.

Special Remarks on the Products of Biodegradation: Not available

Section 13: Disposal Considerations

Waste disposal: Waste must be disposed of in accordance with federal, state and local environmental control regulations.

Steps to be taken in case material is released or spilled: No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

Section 14: Transport Information

DOT Classification: UNO431, 1.4G

Identification: Articles, Pyrotechnic for technical purposes

Special Provisions for Transport: Not available

Section 15: Other Regulatory Information

Other regulatory information: N/A

Section 16: Other Information

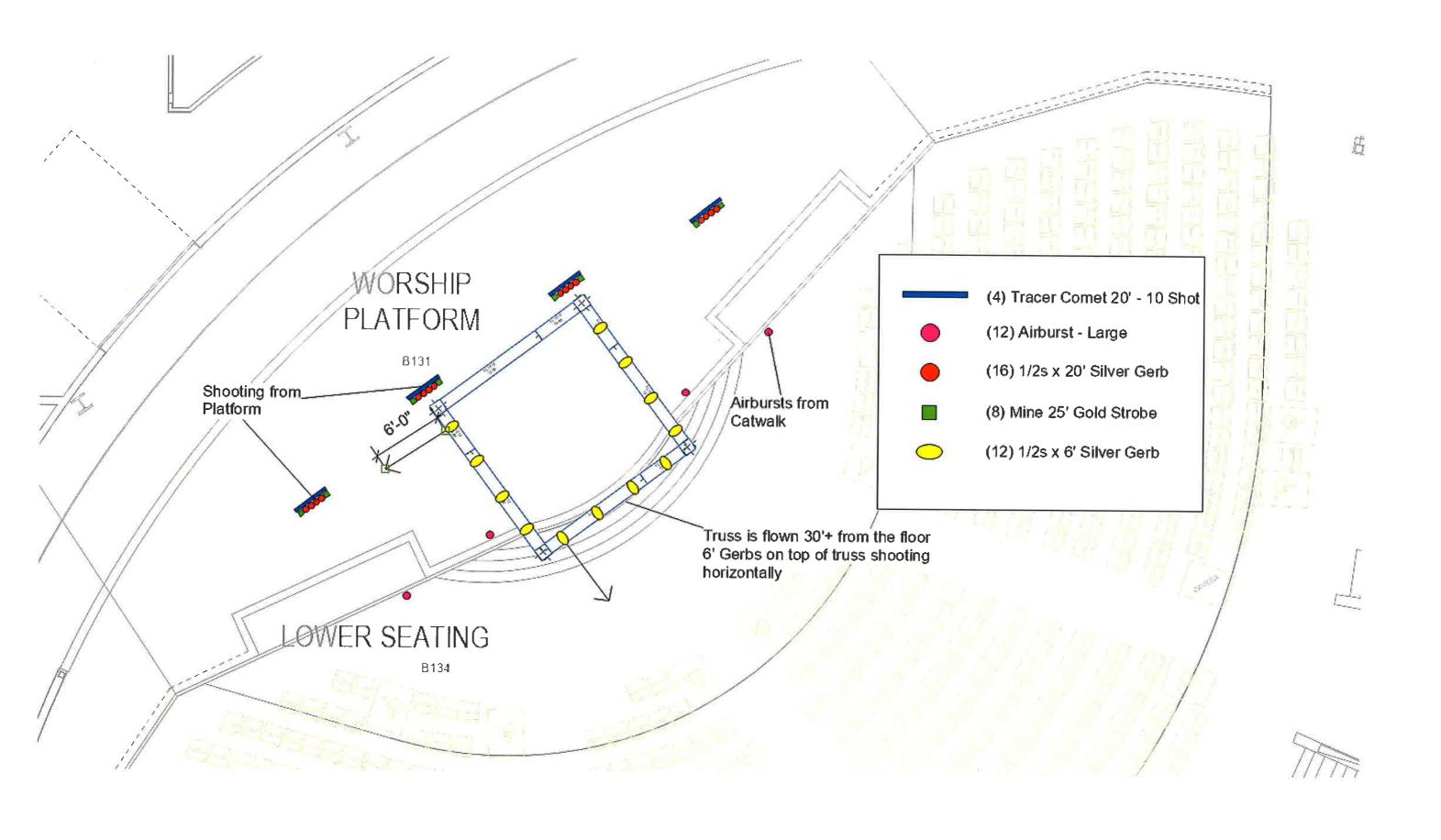
References: Not available

Other Special Considerations: Not available

Created: 03/30/2015

The information above is believed to be accurate and represents the best information currently available to us.

All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.



OP ID: MB

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 03/11/2024

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.

PRO	his certificate does not confer rights to			6-956-5300	CONTAC	[⊤] Jared Na	than Shilto	on			
Shil	lton & Associates, Inc. ve Shilton				PHONE	Ext): 616-95	6-5300		FAX	_{lo):} 616-956-9993	
660	Cascade West Parkway, SE				E-MAIL ADDRES	s: jared@s	hiltoninc.co	om	(A/O, NO).		
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	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A		21WRA0437775		09/01/2023	09/01/2024	E.L. EACH ACCIDE	NT	\$	500,000 500,000
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the	terms of the policy.			-	-						
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	City of Novi							Y PROVISIONS.	. *****		,,,
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ACORD

This Liability Coverage Endorsement is subject to the **terms** of the applicable Commercial Liability Coverage Form (GL-100) and the Liability and Medical Coverage Form (BGL-11). Only one liability coverage will apply to an **occurrence** and any **related loss**. This endorsement is attached to and made part of the policy.

THIS INSURANCE ENDORSEMENT FORMS PART OF YOUR POLICY CONTRACT.

PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED ENDORSEMENT ADDITIONAL CONDITION

ADDITIONA L CONDITION

The following additional condition is added to the Conditions section of the Liability and Medical Coverage Form (BGL-11):

Additional Insureds: With respect to any person or entity shown on the declarations as an Additional Insured or who is otherwise designated by the Named Insured and recognized by us as an Additional Insured, we will provide Principal Coverage L of the Commercial Liability Coverage Form (GL-100) to such Additional Insured (they will be considered an insured for Principal Coverage L), but only to the extent that such person or entity is legally liable for the acts of you, your leader, your employee, or your appointed person. Such coverage will be limited to that which is specifically provided by Principal Coverage L, and will be strictly subject to the terms of this policy. No coverage will apply to any independent acts, errors, or omissions of an Additional Insured.

OTHER PROVISIONS

All other provisions of the applicable Commercial Liability Coverage Form (GL-100) and the Liability and Medical Coverage Form (BGL-11) remain unchanged



MinistryFirst[™] Commercial Multi-Peril Insurance Coverage Summary

These are your policy's Declarations. Amended Effective Date: 09/01/2023 See Policy Change History

Brightmoor Christian Church

40800 W 13 Mile Rd Novi, MI 48377

NAMED INSURED Brightmoor Christian Church

POLICY NUMBER 21MRA0437802

POLICY PERIOD 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m.

Key Facts About Your Policy

These Declarations replace your previous ones. Your policy's Declarations contain a summary of the coverage contained in the insurance policy. Your policy contains a full explanation of your coverage.

AGREEMENT: In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance stated in the policy.

TYPE OF ORGANIZATION: Church/School Institution

FORM OF ORGANIZATION: Corporation

Policy Overview

COVERAGE DESCRIPTION DETAILS COVERAGE DESCRIPTION DETAILS

Property Coverage Page 2 - 6 Terrorism Premium \$5,541 (See Notice Form BN6025A-D 4.0 for details)

Liability Coverage Page 7 - 14 Excess Liability Coverage Page 15 - 15

Policy Premium Overview

This premium is subject to adjustment at each anniversary. This premium is subject to adjustment due to premium audit provision.

ANNUAL PREMIUM: \$50,364.00 **PAYMENT SCHEDULE:** See invoice.

Common Policy Forms

FORM	FORM NAME	FORM	FORM NAME
GL100 1.0	Commercial Liability Coverage	CL100 1.0	Common Policy Conditions
CL300 1.0	Amendatory Endorsement	CP1 1.0	Table of Contents
BCP100 4.5	Commercial Property Coverage Conditions	CL0458 01 01	Amendatory Endorsement Michigan
BN1B 1.0	Notice Of Payment-Related Charges	BCL100 1.1	Additional Policy Conditions
G131 1.0	Notice To Michigan Policyholders	EX0606 1.0	Conditional Terrorism Exclusion
BN6EX 4.0	Notice-Cond Excl-Terrorism-Related Loss	BCL301 1.0	Form Number Reference
BN11A 1.2	Customer Notice: Value-Added Benefits	BCL120 1.0	Amendatory Endorsement - Assignment
CL0200 03 99	Amendatory Endorsement Michigan	BN6025A-D 4.0	Notice - Terrorism-Related Loss

Policy Number 21MRA0437802Brotherhood Mutual Insurance Company
Print Date: September 7, 2023

Shilton & Associates Inc 0127-009

Contact your agent with your customer

service questions, including updating your

www.brotherhoodmutual.com/payonline

For your convenience, you can make

09/01/2024 at 12:01 a.m.

660 Cascade W Pkwy SE

policy or reporting a claim.

premium payments online.

Grand Rapids, MI 49546-2147

616-956-5300

Suite 215

Policy Period: 09/01/2023 at 12:01 a.m. to

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

Property Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

Property Coverage Details

PROPERTY DEDUCTIBLE \$5.000 **GLASS DEDUCTIBLE** \$5,000

Schedule of Locations

LOCATION #	DESCRIPTION	ADDRESS
1/1	Church	40800 W 13 Mile Rd Novi, MI 48377
2/1	Storage	23745 Research Dr Farmington Hills, MI 48335-2625
3/1	Storage Unit	28265 Beck Rd Ste C13 C14 Wixom, MI 48393-4718

Schedule of Buildings and Personal Property

CHURCH	CHURCH 40800 W 13 Mile Rd Novi, MI 48377						CATION 1/1
Mortgagee BMO Harris Bank N.A. RIB Its 77865061646781 PO Box 4 Successors and/or Assigns					PO Box 4260 Napa,	CA 94558-0425	
COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Building	\$51,806,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Theft	BCP85 4.8
Roof				Actual Cash Value (Roof ACV)			BCP915 4.0
Personal Property	\$8,000,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Theft	BCP85 4.8

STORAGE	23745 Research Dr Farmington Hills, MI 48335-2625						LOCATION 2/1	
COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM	
Personal Property	\$45,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Thef	t BCP85 4.8	

STORAGE UNIT 28265 Beck Rd Ste C13 C14 Wixom, MI 48393-4718						LOCATION 3/1	
COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Personal Property	\$60,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Thef	t BCP85 4.8

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

Property Coverage Summary

Ministry First commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

Schedule of Additional Coverages: All Locations

The policy's property deductible applies to each of these coverages. Details are found on the Commercial Property Coverages BCP12B 4.5 form.

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Property Off Premises	\$50,000+	\$5,000	BCP12B 4.5
Owned Personal Property-Parsonage	\$10,000	\$5,000	BCP12B 4.5
Building/Personal Property - Newly Acquired/Constructed	\$2,000,000++	\$5,000	BCP12B 4.5
Outside Objects and Structures	\$20,000/category, \$30,000 Total	\$5,000	BCP12B 4.5
For any one landscaping item	\$2,000	\$5,000	BCP12B 4.5
Each loss caused by wind	\$5,000	\$5,000	BCP12B 4.5
Other Structures (Unscheduled) and their Contents	\$15,000 for Structures, \$15,000 for Contents	\$5,000	BCP12B 4.5
Owned Personal Property - Dwellings	5% of dwelling value	\$5,000	BCP12B 4.5
Contents - Buildings and Structures Described on the	\$15,000+++	\$5,000	BCP12B 4.5
Declarations			
Trailers	\$10,000	\$5,000	BCP12B 4.5
Vehicle Equipment and Accessories	\$25,000	\$5,000	BCP12B 4.5
Money and Securities	\$5,000 (Loss from specified perils only. Doubled on specified holidays)	\$5,000	BCP12B 4.5
Spoilage	\$10,000	\$5,000	BCP12B 4.5
Damage to Buildings and Personal Property from Animals	\$10,000 (\$2,500 sublimit for loss caused by animals listed in policy form)	\$5,000	BCP12B 4.5
Temporary Emergency Coordination/Shelter Operation Clean- Up	\$50,000 for clean-up costs	\$5,000	BCP12B 4.5

⁺ If the loss resulted from a covered peril and the property is off premises for no longer than 180 days.

The policy's property deductible does not apply to the following coverages. Details are found on the Commercial Property Coverages form.

COVERAGE DESCRIPTION Debris Removal Expense - Partial or Total Loss	COVERAGE LIMIT Partial Loss: Remaining Limit for Covered Property - Total Loss: \$25,000	FORM BCP12B 4.5
Emergency Removal	Coverage applies up to 30 days after property is first moved	BCP12B 4.5
Fire Department Service Charges	\$50,000	BCP12B 4.5
Fire Extinguisher Recharge	\$50,000 if recharged within 30 days	BCP12B 4.5
Pollutant Clean-Up and Removal	\$10,000 (annual aggregate)*	BCP12B 4.5
Installed Lock Recalibration	\$10,000 if recalibrated within 10 days	BCP12B 4.5
Arson Reward	\$20,000**	BCP12B 4.5
Papers and Records (including electronic data)	\$50,000	BCP12B 4.5
Personal Property Owned by Others (non-clergy)	\$5,000 per person/\$25,000 maximum (excess)***	BCP12B 4.5
Personal Property Owned by Clergy	\$30,000 (excess)***	BCP12B 4.5
Theft or Vandalism Reward	\$5,000**	BCP12B 4.5

^{*} If the loss resulted from a covered peril and was reported within 180 days.

⁺⁺ Coverage applies for 180 days from the time construction begins or the new property is acquired.

⁺⁺⁺ Only applies if the limit of insurance shown for the structure is no more than \$15,000 and there is no limit of Organizational Personal Property shown on the declarations for the

^{**} Or the amount paid to the insured as a result of the direct loss, if less than the limit stated above.

^{***} Additional limits are available

Brightmoor Christian Church 21MRA0437802

09/01/2023 at 12:01 a.m. to 09/01/2024 at

Property Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

Optional Coverages: All Locations

Combined Ordinance or Law Enforcement Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Ordinance or Law A - Increased Building Loss	\$350,000	\$5,000	BCP138B 4.5
Ordinance or Law B - Increased Debris Removal	\$100,000	\$5,000	BCP138B 4.5
Ordinance or Law C - Increased Cost of Construction	\$100,000	\$5,000	BCP138B 4.5

Organizational Optional Theft Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Theft of Money and Securities	\$10,000	\$250	BCP36 4.5
Theft of Building Materials	\$5,000	\$250	BCP36 4.5

Ministry Personnel Dishonesty Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Personnel Dishonesty Coverage	\$45,000	N/A	BCP37A 4.5

Earnings and Donations and Extra Expense Coverage Part

Perils Part: See Peril Type for the Property Described on the Schedule of Buildings and Personal Property That Sustains a Loss

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Earnings and Donations	\$1,060,000	N/A	BCP71 4.8
Extra Expense	\$100,000	N/A	BCP71 4.8

Water Damage - Flood, Backup, and Subsurface

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Water Damage-Flood, Back-up, and Subsurface	\$10,000	\$5,000	BCP27 4.5

Sewer and Drain Back-up Extension

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Sewer/Drain Backup Extension	See Building/Personal Property Limit	\$5,000	BCP135 4.1

Brightmoor Christian Church 21MRA0437802

09/01/2023 at 12:01 a.m. to 09/01/2024 at

Property Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

Systems / Equipment Breakdown Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Systems/Equipment Breakdown Coverage	Building/Personal Property Limit	\$5,000	BSEB100 4.1

Rented Personal Property of Others Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Rented Personal Property of Others	\$100,000	\$1,000	BCP12B 4.5

Interior Building Damage Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Interior Building Damage Coverage-Including Gutters/	\$60,011,000	\$5,000	BCP49 4.0
Downspouts Coverage			

Terrorism Loss Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Certified and Non-Certified Terrorism Loss	\$60,011,000	\$5,000	BCL0600 3.0

Laboratory Clean-up Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Laboratory Clean-up Coverage	\$100,000	\$5,000	BCP124 1.0

Additional Property Forms

FORM	FORM NAME	FORM	FORM NAME
BCP0643 01 08	Exclusion - War and Military Action	BCP500 4.5	Loss Free Deductible Reduction End
BCP603MI 1.1	Michigan Amendatory Endorsement	BCP700 1.0	Appraisal Endorsement Provision Amend
BCP88MI 4.0	Earth Movement & Volcanic Eruption Excl	BCP915 4.0	Property Coverage Modification ACV Roof
BN12V 1.0	Notice Regarding Building Valuation	BN15 1.0	Notice To Mortgagee
BN2567 1.0	Notice Water Damage/Flood Coverage	CP0171 10 08	Exclusion Water Damage
CP132 1.0	Loss Payable Options	CL1630 06 06	Conditional Terrorism Exclusion
EX0651 2.3	NBC Terrorism Exclusion		

Additional Interests

NAME	TYPE	LOAN NUMBER	INTEREST	ADDRESS
Canton Business Center, LLC	Additional		Other: Storage Unit	28345 Beck Rd Wixom, MI 48393 -4733
	Insured		- Loc 0201	
Beck Business Center LLC	Additional		Other: Storage	28345 Beck Rd Wixom, MI 48393 -4733
	Insured		Unit-Loc 0301	

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

Property Coverage Summary

Ministry Firstsm commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

NAME	TYPE	LOAN NUMBER	INTEREST	ADDRESS
BMO Harris Bank N.A. RIB, Its	Lender's Loss		Other: Church	PO Box 4260 Napa, CA 94558 -0425
Successors and/or Assigns	Payable			
Millennium Business Systems	Loss Payee	0031783962000	Other: Leased	PO Box 202134 Florence, SC 29502 -2134
			Imaging Production	
			Copier	
PItney Bowes	Loss Payee	0040829996	Other: Postage	27 Waterview Dr Shelton, CT 06484 -4301
			Machine #	
			0040829996	

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

Liability Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

Key Liability Coverage Facts: Schedule of Limits

GENERAL OCCURRENCE LIMIT \$1,000,000 **GENERAL AGGREGATE LIMIT** \$3,000,000

Principal Liability Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Bodily Injury/Property Damage Liability (L)	\$1,000,000*	\$3,000,000*	GL100 1.0
Medical Payments (M)	\$10,000*+	\$3,000,000*	GL100 1.0
Products/Completed Work (N)	\$1,000,000*	\$3,000,000*	GL100 1.0
Fire Legal Liability (O)	\$1,000,000*	\$3,000,000*	BGL951 4.5

Supplemental Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Incidental Contractual Liability	\$1,000,000*	\$3,000,000*	GL100 1.0
Incidental Medical Malpractice	\$1,000,000*	\$3,000,000*	GL100 1.0
Mobile Equipment	\$1,000,000*	\$3.000.000*	GL100 1.0

Additional Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Membership Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Nursery/Child Care Corporal Punishment Liability	\$1,000,000*	\$3,000,000*	BGL51 4.5
Supervision-Related Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Food Preparation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Privacy Violation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Damage To Property Of Others Coverage			BGL51 4.5
Not in Your Control	\$1,000*+	\$3,000,000*	BGL51 4.5
In Your Control	\$2,500*+	\$3,000,000*	BGL51 4.5
Prosthetic Devices	\$500*+	\$3,000,000*	BGL51 4.5
Incidental Camper Medical Coverage	\$10,000*	\$3,000,000*	BGL51 4.5
Additional Incidental Contractual Liability Coverage	\$1.000.000*	\$3.000.000*	BGL51 4.5

Related Organizations/Operations

The following entities are insured for designated related Coverages.

^{*} Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.

⁺ per person limit

Brightmoor Christian Church 21MRA0437802

09/01/2023 at 12:01 a.m. to 09/01/2024 at

Liability Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

Details of Related Organization/Operations

NAME	ADDRESS	MINISTRY TYPE	FORMS
Franklin Road Christian School	40800 W 13 Mile Rd Novi, MI 48377	Parochial Schools	BGL53R 4.5
The Train Station Preschool	40800 W 13 Mile Rd Novi, MI 48377	Day Nursery Institution	BGL53R 4.5

Additional Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Academic Practices Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Supervision-Related Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Student Corporal Punishment Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Teacher/Governing Board Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Food Preparation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Privacy Violation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Damage To Property of Others Coverage			
Not in Your Control	\$1,000*+	\$3,000,000*	BGL53R 4.5
In Your Control	\$2,500*+	\$3,000,000*	BGL53R 4.5
Additional Incidental Contractual Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Concussive Impact Liability Coverage not including High Hazard Activities	\$1,000,000*	\$3,000,000*	BGL53R 4.5
International Exchange Student Reimbursement Coverage	\$1,000*	\$3,000,000*	BGL53R 4.5

Defense Coverage

Applies in addition to the liability limit unless otherwise specifically stated in an applicable coverage form.

Counseling Acts Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Counseling Acts Liability Coverage	\$1,000,000*	\$3,000,000*	BGL63 4.1
Outside Counseling Reimbursement Coverage	\$5,000+	\$3,000,000*	BGL63 4.1
Collegiate Student Counselor Counseling Activity Liability	\$1,000,000*	\$3,000,000*	BGL64A 4.5
Coverage			
Outside Counseling Reimbursement Coverage	\$5,000+	\$3,000,000*	BGL64A 4.5

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⁺ per person limit

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

Liability Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

Cyber Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Computer Use Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Electronic Commerce Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Data Breach Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Outsourced IT Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Special Reimbursement Coverage (Data Breach Rectification	\$125,000	\$125,000	BGL87 4.5
Costs)			
Special Reimbursement Coverage (Electronic Discovery Costs)	\$50,000	\$50,000	BGL87 4.5
Special Defense Coverage (Subpoenas, Regulatory Actions and	\$50,000	\$50,000	BGL87 4.5
Injunctive)			

Defense Reimbursement Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Covered Lawsuit Proceeding (Proceeding Limit)	\$50,000	\$100,000	BGL89 4.8
Law Enforcement Inquiry (Inquiry Limit)	\$10,000	\$30,000	BGL89 4.8

Directors and Officers Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Directors and Officers (Leadership) Liability Coverage	\$1,000,000*	\$3,000,000*	BGL81 4.1

Educational Preparation Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Educational Preparation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL953 2.2

Benefits Administration Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Employee Benefit Liability Coverage	\$1,000,000	\$3,000,000	BGL83 4.0
(Medical Expense Limit)	\$100.000*	\$500.000*	BGI 83 4.0

Employment Practices ("Employment Pract") Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Employment-Related Liability Coverage	\$1,000,000*	\$3,000,000*	BGI 85 4.5

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⁺ per person limit



Liability Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

Fire Legal/Nonowned Property Damage Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Nonowned Property Damage Liability Coverage	\$1,000,000*	\$3,000,000*	BGL951 4.5
Additional Incidental Contractual Liability Coverage	\$1,000,000*	\$3.000.000*	BGI 951 4.5

Media Liability Coverage

COVERAGE DESCRIPTIONS Personal Injury Liability Coverage (Media/Communications Activity)	COVERAGE LIMIT \$1,000,000*	COVERAGE AGGREGATE LIMIT \$3,000,000*	FORM BGL41 1.0
Personal Injury Liability Coverage (Personal Violations)	\$1,000,000*	\$3,000,000*	BGL41 1.0
Personal Injury Liability Coverage (Unauthorized Access/ Posting)	\$1,000,000*	\$3,000,000*	BGL41 1.0
Special Defense Coverage (Alleged Intentional Acts)	\$1,000,000*	\$3,000,000*	BGL411.0

Medical Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Student/Day Care Medical	\$5,000*+	\$3,000,000*	BGL93A 4.5
Religious Athletic Medical Coverage	\$10,000*+	\$3,000,000*	BGL91 4.5

Nonowned Vehicle Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Nonowned Vehicle Liability Coverage	\$1,000,000*	\$3,000,000*	BGL71 4.0
Defense Coverage: Authorized Operator	\$1,000,000*	\$3,000,000*	BGL71 4.0
Loss of Use Coverage	\$500 per vehicle	\$1,000*	BGL71 4.0
Trip Occupant Coverage	\$500*+	\$3,000,000*	BGL71 4.0
Damage to Property of Others Coverage	\$500*	\$3,000,000*	BGL71 4.0
Nonowned Vehicle Deductible Reimbursement Coverage	\$1,000*	\$3,000,000*	BGL71 4.0
Rental Vehicle Physical Damage Coverage	\$90,000 per vehicle, \$250 deductible	\$180,000*	BGL777 3.0

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⁺ per person limit

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

Liability Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

Other Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Terrorism Liability Coverage	\$1,000,000	\$3,000,000	BGL0250 3.1

Relief Activity Additional Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Emotional Injury and Financial Damage Liability	\$1,000,000*	\$3,000,000*	BGL994 1.0
Additional Medical Expense Coverage	\$50,000+,\$250,000 per	\$3,000,000	BGL994 1.0
	occurrrence		
Broadened Wage Loss Reimbursement Coverage	\$10,000+, \$50,000 per	\$3,000,000	BGL994 1.0
	occurrence		
Damage to Relief Worker's Tools and Equipment Coverage	\$2,500+, \$10,000 per	\$3,000,000	BGL994 1.0
	occurrence		
Primary Liability Coverage for Relief Workers	\$1,000,000*	\$3,000,000*	BGL994 1.0

Religious Freedom Protection Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Religious Communication Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66 1.2
Religious Activity Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66 1.2
Discriminatory Acts Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66 1.2
Tax Exempt Challenge: Expense Reimbursement Coverage	\$25,000*	\$25,000*	BGL66 1.2
Litigation Activity: Legal Defense Reimbursement Coverage	See form	See form	BGL66 1.2
Litigation Activity: Declaratory Action Reimbursement Coverage	e See form	See form	BGL66 1.2

Security Operations Coverage

COVERAGE DESCRIPTIONS Additional Medical Expense Coverage	COVERAGE LIMIT \$50.000*+	COVERAGE AGGREGATE LIMIT \$250.000*	FORM BGL993 4.0
Broadened Wage Loss Reimbursement Coverage (Emotional Injury)	\$10,000*+	\$50,000*	BGL993 4.0
Individual Counseling Coverage	\$10,000*+	\$50,000*	BGL993 4.0
Damage to Security-Related Equipment	\$2,500*+	\$10,000*	BGL993 4.0
Primary Coverage for Specified Individuals	See Form	See Form	BGL993 4.0
Enforcement of Security Policy or Weapons Policy	\$1,000,000*	\$1,000,000*	BGL993 4.0
Negligent Infliction of Emotional Distress Arising from Security Operations	\$1,000,000*	\$1,000,000*	BGL993 4.0

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⁺ per person limit

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

Traumatic Incident Response Coverage

COVERAGE DESCRIPTIONS Additional Medical Expense Coverage	COVERAGE LIMIT \$50,000*+	COVERAGE AGGREGATE LIMIT \$1,000,000*	FORM BGL991D 4.1
Broadened Wage Loss Reimbursement Coverage (Including Emotional Injury)	See form	\$1,000,000*	BGL991D 4.1
Individual Counseling Coverage	\$10,000*+	\$1,000,000*	BGL991D 4.1
Additional Organizational Expense	\$500,000*	\$1,000,000*	BGL991D 4.1

Worldwide Liability Extension Coverage

Extended Foreign Ministry Operations- Excluded

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Short-Term Trip Limited Kidnap and Extortion Expense Reimbursement Coverage	See Form	See Form	BGL112 1.0
Short-Term Foreign Trip Terrorism-Related Travel Interruption Reimbursement	See Form	See Form	BGL112 1.0
Short-Term Foreign Trip Death Reimbursement Coverage For Your Leaders	See Form	See Form	BGL112 1.0
Foreign Operations Image Restoration Extension	See Form	See Form	BGL112 1.0
Expanded Medical Coverage For Foreign Ministry Participants	See Form	See Form	BGL112 1.0

Wage Reimbursement Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Wage Loss Reimbursement Coverage	\$3,500+	\$35,000 per occurrence	BGL99 4.0

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⁺ per person limit



Liability Coverage Summary

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

Sexual Acts Liability Coverage

COVERAGE DESCRIPTIONS Sexual Acts Liability Coverage With Screening	COVERAGE LIMIT \$1,000,000*	COVERAGE AGGREGATE LIMIT \$1,000,000*	FORM BGL61 4.7
Sexual Harassment Liability Coverage (other than your employees)	\$1,000,000*	\$1,000,000*	BGL61 4.7
Improper Reporting of Sexual Acts Liability Coverage	\$1,000,000*	\$1,000,000*	BGL61 4.7
Improper Supervision of Convicted Sexual Offenders Liability Coverage	\$1,000,000*	\$1,000,000*	BGL61 4.7
Outside Counseling Reimbursement Coverage	\$5,000*+	\$100,000*	BGL61 4.7
Sexual Acts Medical Payment Extension	\$10,000*+	\$100,000*	BGL61 4.7
Image Restoration Extension	\$10,000*	\$1,000,000*	BGL61 4.7
Redemptive Employment/Appointment	\$300,000*	\$300,000*	BGL613 4.5

Schedule of Liability Exposures

In issuing this policy, we have relied on material information provided to us by the Named Insured. The following schedule discloses all of the insured's insurable exposures (as conveyed by the Named Insured) known to exist at the policy inception date. Declared premises must be owned, occupied, or rented by you or your scheduled related organizations.

EXPOSURE DESCRIPTIONS	ADDRESS / BUILDING DESCRIPTION	CODE	RATING BASIS
Day Nursery Medical including students	Location 1 Building 1 Church	07100	4,000 Square Feet 109 Students
Parochial or Private School Medical including students	40800 W 13 Mile Rd Novi MI 48377	07900	314 Students
Church	Location 1 Building 1 Church	08101	116,204 Square Feet
Athletic Games Sponsored By Insured	40800 W 13 Mile Rd Novi MI 48377	13000	400 Games
Self Storage Warehouse	Location 2 Building 1 Storage	15202	1,000 Square Feet
Self Storage Warehouse	Location 3 Building 1 Storage	15202	2,000 Square Feet
Bleachers or Grandstands	Location 1 Building 1 Church	30035	1 Each
Playgrounds	40800 W 13 Mile Rd Novi MI 48377	30320	2 Each
Baseball Diamond Rated As Playground	40800 W 13 Mile Rd Novi MI 48377	30320	1 Each
Soccer Field Rated As Playground	40800 W 13 Mile Rd Novi MI 48377	30320	1 Each
Parsonage			
Pastoral Counseling			4 Pastor(s)
Special Events			

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⁺ per person limit

Brightmoor Christian Church 21MRA0437802 09/01/2023 at 12:01 a.m. to 09/01/2024 at

MinistryFirstsm commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

High Hazard Activities

For details regarding how these coverage limits will apply, see the How Much We Pay section of the High Hazard Activities Coverage Limits Form (BGL-21).

ACTIVITY DESCRIPTION	MEDICAL LIMIT	OCCURRENCE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Skate Park Operations	\$0 per person	\$100,000	\$300,000	BGL21 4.1
Fireworks Sales	\$0 per person	\$100,000	\$300,000	BGL21 4.1
Fireworks Display	\$0 per person	\$300,000	\$900,000	BGL21 4.1
Construction Oversight	\$0 per person	\$100,000	\$300,000	BGL21 4.1
School High Hazard Sports Activities		\$300,000	\$900,000	BGL421 1.1
(Concussive Impact)				

Other Liability and Medical Forms

FORM	FORM NAME
BGL100A1 2.2	Commercial Liability Endorsement
BGL152 1.0	Additional Insured Endorsement
BGL59RA 4.0	Related Org Principal and Additional Cov
EX220 1.0	Infectious Disease Liability Exclusion
GL0163 01 08	Exclusion War and Military Action
GL0950 12 99	Known Injury or Damage Amendments
BGL939AI 1.0	Additional Insured - Excess Liability
GL1270 06 06	Conditional Terrorism Exclusion

FORM	FORM NAME
BGL11 4.5	Liability And Medical Coverage Form
BGL210 1.1	Designated Premises Exclusion
BGL960 1.0	Educators Liability Coverage
EX909 1.0	Asbestos Exposure Exclusion
GL0403 03 10	Amendatory Endorsement Michigan
GL890 1.0	Lead Liability Exclusion
EX0281 2.4	NBC Terrorism Exclusion

Additional Insureds

NAME	LOAN/REFERENCE NUMBER	INTEREST	ADDRESS
BMO Harris Bank N.A. RIB Its successors and/or Assigns, Additional Insured	77865061646781	Location: 1	PO Box 4260 Napa, CA 94558 -0425
City of Novi, Additional Insured		Building: 1/1	45175 W 10 Mile Rd Novi, MI 48375 -3006

^{*} Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.

⁺ per person limit

Brightmoor Christian Church 21MRA0437802

09/01/2023 at 12:01 a.m. to 09/01/2024 at

Commercial Excess Liability Supplemental Coverage Summary

Ministry First commercial multi-peril policy Declarations continued...

In return for the payment of the premium, and subject to all the terms of the policy, we agree with you to provide the insurance as stated in the Excess/Umbrella Liability Coverage endorsement BGL939 4.7.

Key Excess Liability Coverage Facts

NAME OF INSURED Brightmoor Christian Church

ADDRESS 40800 W 13 Mile Rd, Novi, MI 48377

9/1/2023 to 9/1/2024 at 12:01 a.m. at the location listed above **EXCESS LIABILITY POLICY PERIOD**

EXCESS LIABILITY ANNUAL PREMIUM \$5,150

Excess Liability Coverage - Limit of Insurance

Coverage Limit (per Occurrence) \$6,000,000 Coverage Aggregate Limit \$6,000,000

Deductible/Retention N/A

Optional Excess Coverage Information

COVERAGE	STATUS	LIMIT
Directors and Officers Liability Coverage	Included	\$1,000,000
Sexual Acts Liability Coverage	Excluded	N/A
Employment Practices Liability Coverage	Excluded	N/A
Cyber Liability Coverage	Excluded	N/A
Benefits Administration Liability Coverage	Excluded	N/A

Optional Coverage Limits are the same as the Excess Liability "per Occurrence" and Aggregate limits shown above, unless otherwise specified.

Schedule of Underlying Insurance

TYPE	INSURER	POLICY PERIOD	POLICY NUMBER	LIMITS OF LIABILITY
General Liability	Brotherhood Mutual Insurance Company	09/01/2023 - 09/01/2024	21MRA0437802	\$1,000,000 Occ/\$3,000,000 Agg
Automobile Liability	Brotherhood Mutual Insurance Company	See applicable declarations page.	21A0437786	\$1,000,000
Employer's Liability	Brotherhood Mutual Insurance Company	See applicable declarations page.	21W0437775	\$500000/\$500000/\$500000



NAMED INSURED POLICY NUMBER POLICY PERIOD AGENCY NAME

Brightmoor Christian Church 21MRA0437802 09/01/2023 to 09/01/2024 Shilton & Associates Inc

Policy Change History

MinistryFirstsm commercial multi-peril policy change history.

Change History

CHANGE EFF DATE CHANGE DESCRIPTION PREMIUM IMPACT PROCESSED DATE 09/01/2023 Liability Additional Insured Changed 09/07/2023 Loss Payee Changed Mortgagee Changed

This endorsement changes the Commercial Property Coverages provided by this policy

-- PLEASE READ IT CAREFULLY --

LOSS PAYABLE OPTIONS

SCHEDULE

(The information required below may be shown on a separate schedule or supplemental declarations.)

Prem. No.	Bldg. No.	Description of Property	Name and Address of Loss Payee
		Church	BMO Harris Bank N.A. RIB, Its Successors and/or Assigns PO Box 4260 Napa, CA 94558-0425

In addition to the policy **terms** which are contained in other sections of the Commercial Property Coverage, the following conditions apply to the property described on the schedule and only when indicated by an "X":

LOSS PAYABLE

Any loss shall be adjusted with **you** and shall be payable to **you** and the loss payee shown on the schedule as **your** and their interests appear.

X LENDER'S LOSS PAYABLE

Any loss shall be payable to **you** and the loss payee shown on the schedule as interests appear. If more than one loss payee is named, they shall be paid in order of precedence.

The insurance for the loss payee continues in effect even when **your** insurance may be void because of **your** acts, neglect, or failure to comply with the coverage **terms**. The insurance for the loss payee does not continue in effect if the loss payee is aware of changes in ownership or substantial increase in risk and does not notify **us**.

If **we** cancel this policy, **we** notify the loss payee at least 10 days before the effective date of cancellation if **we** cancel for **your** nonpayment of premium, or 30 days before the effective date of cancellation if **we** cancel for any other reason.

We may request payment of the premium from the loss payee, if **you** fail to pay the premium.

If we pay the loss payee for a loss where your insurance may be void, the loss payee's right to collect that portion of the debt from you then belongs to us. This does not affect the loss payee's right to collect the remainder of the debt from you. As an alternative, we may pay the loss payee the remaining principal and accrued interest in return for a full assignment of the loss payee's interest and any instruments given as security for the debt.

If we choose not to renew this policy, we give written notice to the loss payee at least 10 days before the expiration date of this policy.

CONTRACT OF SALE

Any loss shall be adjusted with **you** and shall be payable to **you** and the loss payee shown on the schedule as **your** and their interests appear.

The loss payee shown on the schedule is a person or organization **you** have entered a contract with for the sale of covered property.

When covered property is the subject of a contract of sale, the word **you** also means the loss payee.

This endorsement changes the Commercial Property Coverages provided by this policy

-- PLEASE READ IT CAREFULLY --

LOSS PAYABLE OPTIONS

SCHEDULE

(The information required below may be shown on a separate schedule or supplemental declarations.)

Prem. No.	Bldg. No.	Description of Property	Name and Address of Loss Payee
		Leased Imaging Production Copier	Millennium Business Systems PO Box 202134 Florence, SC 29502-2134

In addition to the policy **terms** which are contained in other sections of the Commercial Property Coverage, the following conditions apply to the property described on the schedule and only when indicated by an "X":

X LOSS PAYABLE

Any loss shall be adjusted with **you** and shall be payable to **you** and the loss payee shown on the schedule as **your** and their interests appear.

LENDER'S LOSS PAYABLE

Any loss shall be payable to **you** and the loss payee shown on the schedule as interests appear. If more than one loss payee is named, they shall be paid in order of precedence.

The insurance for the loss payee continues in effect even when **your** insurance may be void because of **your** acts, neglect, or failure to comply with the coverage **terms**. The insurance for the loss payee does not continue in effect if the loss payee is aware of changes in ownership or substantial increase in risk and does not notify **us**.

If **we** cancel this policy, **we** notify the loss payee at least 10 days before the effective date of cancellation if **we** cancel for **your** nonpayment of premium, or 30 days before the effective date of cancellation if **we** cancel for any other reason.

We may request payment of the premium from the loss payee, if **you** fail to pay the premium.

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This endorsement changes the Commercial Property Coverages provided by this policy

-- PLEASE READ IT CAREFULLY --

LOSS PAYABLE OPTIONS

SCHEDULE

(The information required below may be shown on a separate schedule or supplemental declarations.)

Prem. No.	Bldg. No.	Description of Property	Name and Address of Loss Payee
		Postage Machine # 0040829996	Pltney Bowes 27 Waterview Dr Shelton, CT 06484-4301

In addition to the policy **terms** which are contained in other sections of the Commercial Property Coverage, the following conditions apply to the property described on the schedule and only when indicated by an "X":

X LOSS PAYABLE

Any loss shall be adjusted with **you** and shall be payable to **you** and the loss payee shown on the schedule as **your** and their interests appear.

LENDER'S LOSS PAYABLE

Any loss shall be payable to **you** and the loss payee shown on the schedule as interests appear. If more than one loss payee is named, they shall be paid in order of precedence.

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MEMORANDUM



TO: CORTNEY HANSON, CITY CLERK

FROM: ERICK W. ZINSER

DIRECTOR OF PUBLIC SAFETY / CHIEF OF POLICE

INITIATED BY: MICHAEL BENDER, DETECTIVE ALS

SUBJECT: PYROTECHNIC APPLICATION-

BRIGHTMOOR CHURCH

DATE: MARCH 22, 2024

APPLICANT: James Herr 2247 Charms Ravine Wixom, MI 48393

VENUE OF EVENT: Brightmoor Church 40800 W. Thirteen Mile Rd Novi, MI 48377

PYROTECHNIC COMPANY: Ultratec Special Effects, Inc. 148 Moon Drive Owens Cross Roads, AL 35763 (256) 725-4224

SOURCE:

This request was received by the Novi Police Department on March 20th, 2024. A response is requested by April 2nd, 2024.

INFORMATION:

The Novi Police Department received this request from the Novi City Clerk's Office to review a Theatrical Pyrotechnic application which will be displayed at Brightmoor Church, on the main worship center platform.

INVESTIGATION:

An ICHAT, Sex Offender Registry and CLEMIS. The check revealed nothing of concern that would disqualify any applicant from approval.

MEMORANDUM

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TO: MELISSA MORRIS, DEPUTY CITY CLERK

FROM: CHARLES BOULARD, DIRECTOR OF COMMUNITY DEVELOPMENT

SUBJECT: BRIGHTMOOR CHURCH - PYROTECHNICS

DATE: MARCH 25, 2024

] Auctions
] Liquor License
] Arcade License
] Massage License
] Outdoor Gathering
] Outdoor Seating
X	Other: Brightmoor Church Pyrotechnics Display – April 18-19, 2024

From a building safety standpoint, the Building Division does not object to the proposed fireworks/pyrotechnics show being held at Brightmoor Church – Main worship Center April 18-19, 2024, no exceptions taken. Should you have any further questions with regards to this matter please feel free to contact me at (248) 347-0423.



April 2, 2024

TO: Cortney Hanson-City Clerk

FROM: Fire Marshal Kevin S. Pierce

SUBJECT: Indoor Pyrotechnics for Brightmoor Christian Church
40800 Thirteen Mile Rd, Novi MI 48377

EVENT DATES & TIMES: April 18, 2024 @ 7pm

April 19, 2024 @ 7pm

I have reviewed the application for a Fireworks Permit at the above location. This application is **recommended for approval with conditions** and is contingent upon a satisfactory fire safety inspection prior to each of the performances. Along with the fire safety inspection, there will be two fire safety officers for each show on fire standby.

- NFPA 6.4 Pre-Show Review and Demonstration. A walk-through and a representative demonstration of the pyrotechnics shall be approved by the authority having jurisdiction before permit is approved.
- MUST provide Fire Department exact location where fireworks will be ignited.
- 3) **MUST** provide additional fire extinguishers behind the stage. Extinguishers must follow IFC 2012 for locations.
- 4) Conduct a fire safety inspection prior to each performance.
- 5) NFPA 6.5.1.1: An applicant for licensing as an operator shall provide evidence of actual experience as an operator or assistant as part of demonstrating competency to the authority having jurisdiction.

6) NFPA 8.1.1* **Portable Fire-Fighting Equipment.** Four or more fire extinguishers of the classification and size as approved by the authority having jurisdiction shall be readily accessible while the pyrotechnics are being loaded, preparing for firing or fired.

CITY COUNCIL

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Scott R. Baetens

Assistant Fire Chief

Todd Seog

Novi Public Safety Administration 45125 Ten Mile Road Novi, Michigan 48375 248.348.7100 248.347.0590 fax

cityofnovi.org

- 7) NFPA 8.1.1.1* In all cases, at least two pressurized water, Class 2-A extinguishers and two Class 10-BC extinguishers shall be provided, in addition to those required by NFPA 10, for the building.
- 8) NFPA 8.4 Separation Distance for Audiences:
 - Pyrotechnic device fired shall be a minimum of 15' or twice the fallout radius of the device, whichever is greater.
 - Concussion mortars and concussion effects shall be a minimum of 25'separation.
 - Glowing or flaming particles shall be 10' of greater.