Andy Schor, Mayor

S. Martin Luther King Jr. Corridor Improvement Authority Board of Directors Monthly Meeting

Tuesday, August 25th, 2026 – 4:00 PM
UA Local 333 Plumbers and Pipefitters
5405 S Martin Luther King Jr Blvd
Lansing, MI 48911

AGENDA

1. Call to Order/ Roll Call
2. Approval of S. MLK Jr. CIA Meeting Minutes (6.18 & 7.16.26)- **Action**
3. Approval of the CIA Bank Account Transfer- **Action**
4. Update on SW Fest. (Sept. 20th)- **Action**
5. Review of Board Procedures- **Action**
    a. Subscriptions and Annual Costs
    b. Reimbursement Procedure
6. Approval of Board Insurance- **Action**
7. Update on the Public Right-Of-Way Improvement Plan
8. Discussion on La Mulata
9. Other Business
10. Public Comment
11. Adjournment

Andy Schor, Mayor

South Martin Luther King Jr. Blvd. Corridor Improvement Authority Board of Director's Monthly Meeting
Thursday, June 18, 2026 – 1:00 PM Thursday,
UA Local Plumbers and Pipefitters
5334 S. Martin Luther King Jr. Blvd.
Lansing, MI 48910

Members Present:	Jeremy Matthews, Melissa White, Don "Moose" Sober, Amanda Defrees, Kristina Schmidgall,
Mayoral Designee:	Dustin Howard
Members Absent:	
Facilitator Present:	Kahleea Washington (Lansing EDC)
Guest Present:	Kris Klein (President, Lansing EDC); Amiee Evans (Director of Economic Development, Lansing EDC); Jazmin Anderson (LEAP), Paul Anderson (SWAG), Aurora Mckissic (LEAP), Greg Mustric (Woda Group), George (Woda Group), Luke (Woda Group), Angelique Dupere (Inverve)
Public Present:	Brad Simtob
Recorded by:	Melissa White

Call to Order/Roll call
Chair Defrees called the MLK CIA Board of Directors meeting to order at 1:00 p.m. White did Roll Call.
Board Member Justin Howard joined the meeting at 1:32 p.m

Approval of May 21, 2026, MLK CIA Meeting Minutes – Action
The present board members reviewed the proposed meeting minutes and had no edits.

MOTION: Member Matthews; Motion seconded by Member White
YEAS: Unanimous. Motion carried.

Brightwood Crossing Development Presentation

Representatives from Woda Cooper Companies presented the proposed Brightwood Crossing affordable housing development at the former Metro Bowl site. The project would include 124 one, two, and three-bedroom units. Planned amenities include a community room, fitness center, playground, dog park, common laundry facilities, and accessible common areas.

Woda Cooper would develop, construct, own, and manage the property. The team has also engaged City and County officials, community organizations, and the Lansing Housing Commission regarding potential partnerships and supportive housing opportunities.

The development team requested the board's support through letters or resolutions, attendance at public hearings, and assistance connecting with community events and residents.

Board members asked questions regarding accessibility, amenities, property management, financing, community partnerships, and long-term maintenance. The board expressed general support for the proposed development and asked the representatives to keep the Authority

Update on the LEDC and CIA Service Agreement
Washington presented the proposed Contract for Services between the Lansing EDC and the City of Lansing Corridor Improvement Authorities. The document was included in the meeting packet and outlines the scope of work for Kahleea's role as well as areas where additional support may be possible. Representatives from the Lansing EDC, President Kris Klein, and Director of Economic Development Amiee Evans were present to address any questions or concerns
The board made general inquiries about the length of the agreement, the billing structure for additional service hours, and the timeline of execution and negotiations. The board chair is expected to finalize the agreement with the LEDC.

Board Member Schmidgall made a motion to authorize Chair Defrees to negotiate, finalize, and execute on the MLKCIA's behalf, the FY2027 Contract for Services with the Lansing EDC."

Motion: Member Schmidgall supported seconded by Member Matthews
YEAS: Unanimous. Motion carried.

Marketing Presentation- Inverve
InVerve presented the draft S. MLK CIA website developed through HubSpot. The website framework is complete, but additional corridor photographs and accurate event information are needed before the site can launch. InVerve agreed to prioritize the remaining website updates with a target launch date of July 1. InVerve will return for the July 16 meeting to provide an update and discuss branded materials, including business cards, identification badges, and a one-page informational document. No formal action was taken.

SWAG Southwest Fest Presentation
Paul Anderson and Jazmin Anderson proposed a partnership between SWAG and the S. MLK CIA to bring Southwest Fest to the corridor. The free, family-friendly event is tentatively planned for Sunday, September 20, from 2:00 to 5:00 p.m., with La Mulata's outdoor space being considered as the location. Proposed activities include live entertainment, children's activities, food vendors, and resource tables featuring local organizations and service providers.

SWAG will develop sponsorship levels and share them with the board. The organization requested support from the Authority through sponsorship, outreach to corridor businesses and community partners, and participation at the event.

Board members expressed interest in supporting the event, recruiting additional sponsors, involving corridor food vendors.

Other Business
NA

Adjournment
Chair Defrees made a motioned to Adjourn the meeting at 1:10 p.m. Member Matthews seconded.

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Amanda Defrees , Chair
Chairperson, South Martin Luther King Jr. Blvd. Corridor Improvement Authority

Andy Schor, Mayor

South Martin Luther King Jr. Blvd. Corridor Improvement Authority Board of Director's Monthly Meeting
Thursday, July 16, 2026 – 1:00 PM Thursday,
UA Local Plumbers and Pipefitters
5334 S. Martin Luther King Jr. Blvd.
Lansing, MI 48910

Members Present: Jeremy Matthews, Don "Moose" Sober, Dustin Howard

Mayoral Designee:

Members Absent: Melissa White, Amanda Defrees, Kristina Schmidgall

Facilitator Present: Kahleea Washington (Lansing EDC)

Guest Present: Paul Anderson (SWAG), Jeremiah Kilgore (City of Lansing, Public Service Department)

Public Present:

Recorded by: Kahleea Washington

Call to Order/Roll call

Vice Chair Matthews called the MLK CIA Board of Directors meeting to order at 1:05 p.m.
Washington did Roll Call, the board did not have a quorum.

Approval of May 21, 2026, MLK CIA Meeting Minutes – Action

The present board members reviewed the proposed meeting minutes and had no edits.
The board tabled the action for next month's meeting.

Marketing Update (Inverve)

Washington showcased the updated website from Inverve. The board expressed concerns about the layout of the website and missing elements including a map of the corridor, a home tab, and photos.
Washington plans to express these concerns with Inverve and met with them before the next board meeting.

Discussion with Public Service

Washington introduced Jeremiah Kilgore from the City of Lansing's Public Service Department. Kilgore expressed the department's openness to work with the S. MLK CIA on projects within their jurisdiction.

Vice Chair Matthews inquired about the re-pavement of Dorchester Circle, a residential street off the corridor. Kilgore was able to confirm that the street is schedule to be redone in 2028.

Washington inquired about what it might look like to work with Public Service to replace the public right-of-way's green space along the corridor with a low-maintenance natural material.
Kilgore explains that it is something the S. MLK CIA can partner with the department to do so, with permission from MDOT.
Member Moose advocated for ADA improvement along the corridor and how the CIA can help. Kilgore explained why sidewalks are underfunded and way the CIA can partner with the department

Update on SW Fest. (Sept. 20th)**- Action**
Paul Anderson, with SWAG, presented the sponsorship packages and cost breakdown. The board made general inquires about some of the cost and explored ways to make the "Title Sponsorship" opportunity more appealing to the board.
This action was tabled for the next meeting.

Discussion on La Mulata
The board tabled this discussion for the next meeting.

Board Member Schmidgall made a motion to authorize Chair Defrees to negotiate, fialize, and execute on the MLKCIA's behalf, the FY2027 Contract for Services with the Lansing EDC."

Motion: Member Schmidgall supported seconded by Member Matthews
YEAS: Unanimous. Motion carried.

Other Business
NA

Adjournment
Member Howard made a motioned to Adjourn the meeting at 2:10 p.m. Member Matthews seconded.

Amanda Defrees , Chair
Chairperson, South Martin Luther King Jr. Blvd. Corridor Improvement Authority

SW FEST

SUNDAY, SEPTEMBER 20TH

2PM - 5PM | LA MULATA'S BACKYARD

SW Fest is a free community festival celebrating the culture, creativity, and entrepreneurial spirit of Southwest Lansing. The event brings together local businesses, artists, performers, and families for a day of music, food, and community connection. SW Fest is organized by Southwest Action Group and is expected to draw hundreds of attendees.

COMMUNITY

A local champion who believes in what SW Lansing represents.

$3,000

Includes:

- Logo on stage backdrop/banner
- Emcee verbal recognition
- Vendor table
- Post-event recap/impact report

SUPPORTING

A key supporter whose investment keeps the community front and center.

$6,500

Includes:

Everything included in Community

Plus:

- Logo on the flyer
- Dedicated social shoutout
- Inclusion in email to attendees

PRESENTING

Our top-tier partner, whose investment makes SW Fest possible.

$10,000

Includes:

Everything included in Supporting & Community

Plus:

- Title Sponsorship
- Naming rights to a stage/area
- Introduce a performing act during the event

swag

Southwest Action Group

Corridor Improvement Authority (CIA)
Subscription and Annual Cost Procedure

Purpose

This procedure establishes the process for requesting, approving, purchasing, reimbursing, and tracking recurring subscriptions and annual expenses for each Corridor Improvement Authority (CIA). It applies to subscriptions or annual services paid by the Lansing Economic Development Corporation (LEDC) on behalf of a CIA and reimbursed through the CIA's tax increment financing (TIF) capture funds.

The chair or vice chair is the authorizing signature on all board documents.

Step 1. Board Approval

Before any subscription or recurring annual expense is purchased or renewed, the cost must be presented to the applicable CIA Board for consideration. The request may be presented through:

- A board resolution
- A proposal or quote
- An in-person presentation
- Another board-approved purchasing method
  The board must formally approve the expense before any purchase is made.

Step 2. Documentation and Processing

Following board approval, the Community Development Specialist (CDS) will compile all required documentation and submit the appropriate materials for processing and execution.
Documentation may include:

- Approved board meeting minutes or a signed resolution documenting the approved expense
- Proposal, quote, estimate, or invoice (if applicable)
- Signed payment request authorizing the LEDC to make the credit card purchase
- Signed reimbursement request submitted to the City of Lansing for reimbursement to the LEDC
  Additional documentation may be required depending on the nature of the expense.

Step 3. Payment

Once all required approvals have been received from both the City of Lansing and the Lansing Economic Development Corporation, the Community Development Specialist will coordinate with the LEDC Finance Manager to process the payment using the LEDC credit card.

Copies of payment confirmations and receipts shall be retained for the CIA's financial records.

Step 4. Subscription Tracking

The Community Development Specialist will maintain a Subscription and Annual Cost Tracker as part of each CIA's annual budget workbook.
At a minimum, the tracker should include:

- Subscription or service name
- Purpose
- Annual cost
- Purchase date
- Renewal date
- Billing frequency
- Payment method
- Renewal method (automatic or manual)
- Account email address
- Account owner or administrator
- Vendor contact information (if applicable)
- Notes (license count, contract term, cancellation requirements, etc.)

Step 5. Annual Review

During the annual budget development process (typically in March), the CIA Board will review all active subscriptions and recurring annual expenses to determine whether each continues to provide value and aligns with the CIA's goals and budget.
The Board may choose to:

- Continue the subscription as currently authorized.
- Modify the subscription or service level.
- Discontinue the subscription prior to its renewal date.

The Community Development Specialist is responsible for ensuring that any approved changes, including cancellations or renewals, are completed before the applicable renewal deadline.

Corridor Improvement Authority (CIA)
Reimbursement Procedure

Purpose

This procedure establishes the process for requesting, approving, purchasing, and reimbursing board member expenses for specific Corridor Improvement Authority (CIA) activities. It applies to purchases made on behalf of a CIA for approved events and CIA needs.

The chair or vice chair is the authorizing signature on all board documents.

Step 1. Board Approval

Before any items are purchased, the cost must be presented to the applicable CIA Board for consideration. The request may be presented through:

- A board resolution
- A proposal or quote
- An in-person presentation
- Another board-approved purchasing method

The board must formally approve the expense before any purchase is made.

Step 2. Making and Documenting the Purchase

Following board approval, the board member or board representative may proceed with the approved purchase.

- **The purchaser is expected to document all receipts related to the purchase. A picture or digital receipt is preferred.**
- **Please email the receipts to the Community Development Specialist (CDS).**
- **Along with the receipts, a completed W-9 is expected to complete the reimbursement.**

The items are expected to be used for board purposes only, as outlined in the approved meeting minutes.

Step 3. Reimbursement

Once the purchase has been made and the receipt has been sent to the CDS. The CDS will compile all the related documents and begin the reimbursement process. Documentation may include:

- Approved board meeting minutes or a signed resolution documenting the approved expense
- Proposal, quote, estimate, or invoice (if applicable)
- Receipts for the purchase
- Signed payment request authorizing the LEDC to reimburse the purchaser.
- Additional documentation may be required depending on the nature of the expense.

Reimbursement Expectations

The purchaser can expect to receive their reimbursement within 30 days of the reimbursement payment request being approved by the chair. A check will be printed, and the purchaser can choose to pick it up at the Lansing EDC office or have it mailed to the address listed on their W-9.

PREMIUM SUMMARY

The Cincinnati Indemnity Company

Named Insured: MICHIGAN AVENUE CORRIDOR IMPROVEMENT AUTHORITY

Address: 401 S WASHINGTON SQ
LANSING, MI 48933

Agency: Rathbun Insurance

Proposed Policy Period: 08/01/2026 - 08/01/2027

Coverage	Premium
General Liability	$900
Terrorism	$25
Total Annual Premium	**$925.00**

Ask your agent about various billing and payment options.

GENERAL LIABILITY

Cincinnati liability insurance helps to financially protect you and your assets, leaving you free to focus on your business. Your policy comes with loss control services to help you manage risk and includes:

- coverage for injury or damage caused by the goods you've sold or work you've performed; for offenses arising out of the advertising of your goods and services; and for false arrest, libel, slander and wrongful eviction of others
- coverage for personal and advertising injury arising out of an insured contract
- contractually assumed defense costs provided outside of policy limits
- a general aggregate limit that automatically applies separately at each location (for ongoing operations) owned by, or rented or leased to you and to each construction project (for ongoing operations)

Your agent can help you tailor an insurance program specific to your needs, choosing from a variety of coverage options:

- **Broadened General Liability** – Increases limits or adds coverage in one convenient form for employee benefit liability, automatic additional insured for specified relationships, expanded legal liability coverage for premises rented to you and medical payments.
- **Employee Benefits Liability** – Covers your errors and omissions in administrating your employee benefits, such as accidentally failing to enroll an employee in an offered plan.
- **Employment Practices Liability Insurance (EPLI)** – Covers claims of wrongful termination and age or sex discrimination.
- **Sexual Misconduct Liability** – Provides legal liability coverage for damages because of injury arising out of sexual misconduct or molestation.
- **Worldwide Business Liability** – Protects you when doing business in most parts of the world.

Premises Operations and Products/Completed Operations

Occurrence Limit: $1,000,000

General Aggregate: $2,000,000

Products Aggregate Limit: $2,000,000

Personal and Advertising Injury Limit: $1,000,000

Exclusion Personal and Advertising Injury: No

Exclusion Damage to Premises Rented to You: No

Exclusion Employees and Volunteer Workers as Insureds: No

Medical Payments: $10,000

Excess Med Pay: No

ALL LOCATIONS	LIMIT	PREMIUM
Broadened Endorsement		$150.00
Hired and Non-Owned Auto		$250.00

LOCATION 1 - - 401 S WASHINGTON SQ, LANSING, MI 48933

Classification Description	Premium Basis	Premium
41670 CLUB-CIV.SERV.SOC-N/BLDS-PRM-OWN/LEASE NFP (MI)	Each	
Prem/Op Exposure: 8		$52.00
Prod/CO Exposure: Included		Included
Increase Needed for Coverage Part Minimum Premium of $500		$448.00
TOTAL GENERAL LIABILITY PREMIUM		$900.00

Coverage Summary

CGL BROADENED ENDORSEMENT

Commercial General Liability Broadened Endorsement GA210

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted. Higher limits that appear in an e-CLAS® sales proposal replace the limits listed. In the event of a conflict, the actual policy terms, conditions, limitations and exclusions shall prevail.

Liability Coverages	Limits
Automatic additional insured when required in a written contract for: lessors of premises, lessors of equipment, vendors, mortgagees, assignees, receivers, and state or political subdivision's permits relating to premises	Included
Bodily injury includes mental anguish	Included
Broadened notice of occurrence	Included
Employee benefit liability ($1,000 deductible)	$1 million each employee/ $3 million aggregate
Employees as insureds for specified healthcare services (nurses, EMTs and paramedics)	Included
Expands damage to premises rented to insured to include lightning, smoke, soot or water	At the lesser of $500,000 or the CGL each occurrence limit
Former employees as insureds	Included
Good samaritan coverage for employees or volunteers	Included
Medical payments	$10,000 any one person
Newly formed or newly acquired organizations for up to 180 days	Included
Nonowned aircraft	Included
Property damage from reasonable force used to protect persons or property	Included
Property damage to borrowed equipment when not in use ($250 deductible)	$10,000 each occurrence
Supplementary payments: • bail bonds • loss of earnings	 $2,500 $500 per day
Unintentional failure to disclose existing hazards provisions	Included
Waiver of subrogation if required in a written contract	Included

THE CINCINNATI INSURANCE COMPANIES

Everything Insurance Should Be®

BENJAMIN DAVID RATHBUN
Rathbun Insurance
529 W SAGINAW ST
LANSING, MI 48933
517-482-1316

MANAGEMENT LIABILITY
Pillar - Non-Profit Organizations Proposal

MICHIGAN AVENUE CORRIDOR IMPROVEMENT AUTHORITY
401 S WASHINGTON SQ
LANSING, MI 48933

Proposed Policy Period
08/01/2026 - 08/01/2027

THE CINCINNATI INSURANCE COMPANIES
Everything Insurance Should Be®

Proposal valid for 60 days from the date quote was created.

Date Prepared 08/05/2026

This is not a policy.

cinfin.com

PREMIUM SUMMARY

The Cincinnati Insurance Company

Named Insured: MICHIGAN AVENUE CORRIDOR IMPROVEMENT AUTHORITY

Address: 401 S WASHINGTON SQ
LANSING, MI 48933

Agency: Rathbun Insurance

Proposed Policy Period: 08/01/2026 - 08/01/2027

Coverage	Premium
Nonprofit Organization D&O	$887
Terrorism	Included
Total Annual Premium	**$887.00**

Ask your agent about various billing and payment options.

NONPROFIT ORGANIZATION DIRECTORS AND OFFICERS LIABILITY

COVERAGE	LIMIT
Nonprofit Organization D&O	$1,000,000*
*Policy Level Shared Annual Aggregate Limit Applies - No	
Investigative Costs Sublimit	$100,000
Excess Benefit Transaction Tax Sublimit (per organizational manager)	$20,000
Employed Lawyers Limit	Not Covered
Additional Defense	Unlimited
Excess Side A	Not Covered

COVERAGE	DEDUCTIBLE
Nonprofit Organization D&O	$1,000
Deductible does not apply to non-indemnifiable loss.	
Employed Lawyers	N/A

Retroactive Date: N/A

Prior or Pending Date: 08/01/2026

Continuity Date: 08/01/2026

FORM SCHEDULE

FORM NUMBER	COVERAGE PART	FORM NAME
ADV1498 01/2023	General Policy	Tools To Help You Manage Risk
IA4234 01/2015	General Policy	Policyholder Notice Terrorism Insurance Coverage
IA4274MI 01/2005	General Policy	Michigan - Notice to Policyholders
IA4338 05/2024	General Policy	Signature Endorsement
IA4521 03/2020	General Policy	Notice Of Privacy Practices
IA4991 06/2017	General Policy	Commission Schedule
IP446 08/2001	General Policy	Notice to Policyholders
ML101 01/2020	General Policy	General Provisions
ML384 04/2023	General Policy	Amended War Exclusion
ML400 01/2016	General Policy	Summary of Premiums Charged
ML4293 04/2024	General Policy	Extended Reporting Period - Deletion of Termination Clause
ML458 01/2016	General Policy	Cap on Losses from Certified Acts of Terrorism
ML476MI 01/2016	General Policy	Michigan Changes - Cancellation and Nonrenewal
ML501 01/2016	General Policy	Pillar Common Policy Declarations
ML105 01/2018	Nonprofit Organization Directors and Officers Liability	Nonprofit Organization Directors and Officers Liability Coverage
ML207 01/2021	Nonprofit Organization Directors and Officers Liability	Capital Endorsement
ML357 01/2021	Nonprofit Organization Directors and Officers Liability	Amended Cyber Exclusion
ML360 05/2025	Nonprofit Organization Directors and Officers Liability	Violation Of Biometric and Genetic Information Privacy Laws Exclusion
ML505 01/2016	Nonprofit Organization Directors and Officers Liability	Nonprofit Organization Directors and Officers Liability Coverage Part Declarations

The Cincinnati Insurance Companies

Management Liability

PILLAR™ NONPROFIT ORGANIZATION DIRECTORS & OFFICERS LIABILITY COVERAGE

How D&O liability coverage protects you

Directors and officers make discretionary decisions that may affect anyone who has a relationship with the institution: shareholders, regulatory agencies, creditors, suppliers, competitors and patients. Anyone who believes they have been harmed as a result of those decisions may take legal action, requiring you to incur costly expenses to defend your organization and its directors and officers.

When you have directors and officers coverage, it helps protect you and your institution. Consider what could happen without D&O coverage:

- Contributors can sue directors for violating their duties of care and loyalty to the organization, which may result in financial problems for the nonprofit.
- Nonprofit organizations generally don't have the funds to pay for high legal fees to defend their directors and officers. D&O policies protect the assets of nonprofit organizations. Otherwise, the organizations' assets would be needed to indemnify their directors and officers.

Providing the insurance you need

D&O liability coverage insures against claims alleging wrongful acts committed by insureds acting on behalf of your organization. You receive protection for covered claims, relieving you and any other insured person of the need to pay the significant defense costs and potential settlements or judgments.

Having the proper protection in place also helps you to attract and retain the most qualified people, especially when you have coverage that has a broad definition of insured and provides a duty to defend. That way, you don't need to fund your own defense and apply for reimbursement.

Adding protection for unexpected expenses

You can count on your agent to include our optional Capital Endorsement that for a flat premium charge bolsters your protection with 20 additional coverage features, including an additional Side A D&O limit and unexpected cancellation, travel, crisis and other expenses, after covered incidents. Each coverage feature has its own limit. Most features pay in addition to other insurance provided under a Cincinnati or other carriers' policy, except a few features that indicate otherwise.

Protecting your assets

You can trust your local independent agent recommending coverage to understand your organization and see it as you see it. Together, we can customize an insurance program to help protect the personal assets of your directors and officers and the financial strength of your organization with Cincinnati's Pillar nonprofit organization D&O liability coverage.

Liability protection can relieve you of the need to pay for defense costs, settlements or judgments.

THE CINCINNATI INSURANCE COMPANIES

Everything Insurance Should Be®

Selecting the right company

With Cincinnati's Pillar management liability coverage, know that you have an exceptional insurance program from a company offering:

- A management team specifically dedicated to keeping your program on the leading edge
- Superior claims service provided by Cincinnati professionals
- High financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit *cinfin.com* and Financial Strength to see our latest ratings
- For qualifying accounts, three-year policy terms with rates that won't increase during the term in most states for many coverages, saving you the added time and expense of annual renewals

Please see below for a more complete summary of coverages. Your agent recommending Cincinnati can provide more details, answer questions and add the coverage you need.

NONPROFIT ORGANIZATION DIRECTORS AND OFFICERS LIABILITY COVERAGE, ML105

General Provisions Applicable to All Liability Coverage Parts, ML101

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted and the forms approved in each state. Any higher limits that appear in your sales proposal replace the standard limits listed. For complete details of the terms, conditions, limitations and exclusions, please see your policy.

INSURING AGREEMENTS, ML105		
A. Insured Persons	Pays on behalf of insured persons all covered loss that they are legally obligated to pay	
B. Indemnification	Pays on behalf of the organization all covered loss that it's required to pay as indemnification to the insured persons	
C. Organization	Pays on behalf of the organization all covered loss that it is legally obligated to pay	
Coverage	**Description**	**Cincinnati D&O ML105 & ML101**
COVERAGE FEATURES		
Allocation	Covers 100% of defense costs when allocating between losses that are covered and not covered	✓
Antitrust coverage	Applies no exclusion for allegations of violations of antitrust regulations	✓
Claim reporting	Requires a claim to be reported when an executive has knowledge of it. If insureds other than executives have knowledge of the claim, there is no penalty for failure to report	✓
Contractual liability[1]	Includes coverage for defense costs for contractual liability claims for insured persons	✓
Extended reporting period	Provides an automatic ERP for no additional premium	90 days
Failure to maintain insurance	Applies no exclusion for failure to maintain insurance	✓

[1] Not applicable in NY

NONPROFIT ORGANIZATION D&O LIABILITY COVERAGE

Coverage	Description	Cincinnati D&O ML105 & ML101
COVERAGE FEATURES (cont'd)		
Insured vs. insured exclusion	Includes exceptions to provide coverage for claims brought by:	
	• an examiner, trustee, receiver, liquidator, rehabilitator, bankruptcy trustee or similar official, or creditors committee	✓
	• an executive, director or officer who has not served as an insured person of the organization for at least a one year period	✓
	• an insured person who is not an executive, director or officer or person who is not receiving assistance from one	✓
	• a whistleblower pursuant to any federal, state or local statutory or common law	✓
Liberalization	Includes liberalization to provide updated coverage to existing policyholders	✓
Misconduct allegations[1]	Includes defense costs coverage for allegations of misconduct (deliberately fraudulent, dishonest, criminal or malicious, willful violation of statute/law, or gaining profit to which the insured is not entitled) until adverse results to the insured are no longer able to be appealed	✓
Misrepresentation look-back period	Limits coverage for misrepresentations on the application to only the current policy and to warranties or representations made within the last three years	✓
New subsidiaries	Provides automatic coverage for newly acquired or formed subsidiaries regardless of size	✓
Order of payments	Prioritizes protection of personal assets	✓
Outside directorship liability	Includes coverage for insured persons for service as an officer or member of the board of directors, trustees, regents, managers, governors, or equivalent position for an organization, which is described as 501(c)(2), (3), (4), (6), (7), (8), (10), (19) or 501(d)	✓
Parent company and franchisor extension[1]	Extends coverage to a parent company or franchisor at the insured's request	✓
Patent infringement	Applies no exclusion to insured persons for allegations of patent infringement and misappropriation of trade secrets	✓
Personal injury	Provides protection from claims alleging acts such as invasion of privacy, libel, slander or defamation	✓
Prior acts coverage	Provides protection for wrongful acts occurring prior to the inception of coverage	✓
Publishers liability	Provides protection from claims alleging acts such as plagiarism, copyright infringement or misappropriation of ideas	✓
Rescission	Protects you because the insurer cannot rescind coverage	✓
Securities coverage	Applies no exclusion for violation of securities laws	✓
Settlement provision	Provides insured with 90 percent of settlement/judgment in excess of the settlement offer rejected by the insured. We will not settle a claim without consent of the insured	✓
Severability of exclusions	Applies to: • insured persons so that all exclusions are severable and the knowledge or wrongful acts of one insured person are not imputed to other insureds • the conduct exclusion only so that conduct pertaining to an executive is imputed only to the organization	✓ ✓
Spouse/domestic partner coverage[2]	Extends protection to the spouse or domestic partner of an insured person in their role as a spouse or domestic partner	✓
Territory	Applies coverage to wrongful acts occurring anywhere in the world unless it violates U.S. economic or trade sanctions	✓

[2] Domestic partners not covered in NY

NONPROFIT ORGANIZATION D&O LIABILITY COVERAGE

Coverage	Description	Cincinnati D&O ML105 & ML101
COVERAGE FEATURES (cont'd)		
Insured	Broad definition of insured includes:	
	• named insured	✓
	• subsidiaries that are more than 50 percent owned by the insured, including for-profit subsidiaries if disclosed on the application	✓
	• members of the board of directors, trustees, regents, managers, governors or equivalent position	✓
	• officers, employees, committee members and volunteers	✓
	• independent contractors the insured has agreed to provide indemnification	✓
	• debtor in possession	✓
Claim	Broad definition of claim includes:	✓
	• written demand for monetary damages or other relief	✓
	• civil, administrative or regulatory proceedings	✓
	• arbitration or mediation proceedings	✓
	• criminal proceedings after indictment	✓
	• written request to toll or waive statute of limitations	✓
	• civil, administrative, regulatory or criminal investigations of insured persons	$100,000 sublimit
Loss	Broad definition of loss includes the defense costs incurred and the amount the insured becomes legally obligated to pay to include:	
	• punitive and exemplary damages with most favorable venue wording[1]	✓
	• excess benefit transaction tax coverage[1]	$20,000 sublimit per organizational manager
OPTIONS AVAILABLE		
Capital Endorsement, ML207	Provides 20 additional coverage features and limits for various unexpected expenses and incidents, including an additional Side A D&O limit	✓
Continuity of coverage	Offers an option for continuity of coverage	Subject to approval
Defense costs outside limits[3]	Provides additional unlimited insurance dedicated to the payment of defense costs, preserving the entire purchased limit for settlements/judgments	Subject to approval
Employed lawyers professional liability coverage	Covers claims arising from legal services provided by the insured's employed lawyers	Subject to approval
Excess Side A	Provides an additional limit of liability for insured persons	$1 million
Extended reporting period	Offers flexible options:	
	• 12-month ERP (Three-year ERP in NY)	Available to all accounts
	• ERP of other lengths	Subject to approval
	• period to request ERP after cancellation	Up to 60 days
Shared limit of insurance	Provides the ability to select specific coverages that share a limit and to receive a premium discount for those coverages	✓

[3] Automatically included in VT

South MLK Jr. Blvd. Corridor Improvement Authority

Public Right-of-Way Improvement Plan

Goal

The S. MLK CIA aims to create a functional, accessible, safe, and attractive corridor by investing in public right-of-way improvements. This work will focus on pedestrian accessibility, sustainable landscaping, crosswalk safety, and private property improvements that support the overall corridor vision.

- Improve public sidewalks along the corridor to ensure they are ADA accessible, functional, and safe for all residents and visitors.
- Replace public green space materials with lower-maintenance, sustainable natural materials where appropriate.
- Repave, repaint, and reprogram key crosswalks to improve pedestrian safety, visibility, and efficiency.
- Provide grant funding opportunities for corridor property owners to make improvements that align with the plan's goals.

Current Conditions to Assess

- Sidewalk width, condition, continuity, and ADA accessibility.
- Type, condition, and maintenance needs of grass and landscaping in public green spaces.
- Crosswalk visibility, functionality, safety, and pedestrian flow.
- Adjacent private property conditions and opportunities for improvements that support the corridor vision.

Work Plan and Timeline

- **August–September 2026: Assess existing corridor conditions.**
    - Coordinate with the City of Lansing's Public Service/EDP Department and MDOT to collect sidewalk, right-of-way, traffic, and corridor condition data.
- **September–November 2026: Conduct community engagement.**

    - Share findings on existing corridor conditions, introduce the improvement plan, and gather feedback from residents, business owners, property owners, and other stakeholders.
- **November 2026–January 2027: Draft and refine the plan.**
    - Finalize project scope, priorities, and budget.
    - Complete internal review and secure board approval.
- **January–March 2027: Bid out the work.**
    - Prepare bid materials, confirm procurement requirements, and select qualified contractors for implementation.
- **March–September 2027: Phase One implementation.**
    - Revamp the CIA grant program to include multiple grant types that support corridor improvements.
    - Proposed grant types include micro grants ($50–$500), business development grants ($500–$10,000), and property improvement grants ($10,000–$25,000).
    - Complete sidewalk and green space replacement on the north side of the corridor from Victor Street to Holmes Street.
    - Repaint and reprogram the Holmes Street and S. MLK Jr. Boulevard crosswalk.
- **March–September 2028: Phase Two implementation.**
    - Complete sidewalk and green space replacement on the south side of the corridor from Holmes Street to Jolly Road.
    - Repaint and reprogram the Jolly Road and S. MLK Jr. Boulevard crosswalk.
    - Revamp landscaping on the pedestrian island with sustainable, lower-maintenance materials.
- **March–September 2029: Phase Three implementation.**
    - Complete sidewalk and green space replacement on the south side of the corridor from Jolly Road to Miller Road.