



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/30/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION** IS **WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Arthur J. Gallagher Risk Management Services, LLC 22930 Nine Mile Road Saint Clair Shores MI 48080	CONTACT NAME: Carol Butler PHONE (A/C, No, Ext): E-MAIL ADDRESS: Carol_Butler@ajg.com	FAX (A/C, No):
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: The Cincinnati Insurance Company		10677
INSURER B: Navigators Specialty Insurance Company		36056
INSURER C: Houston Casualty Company		42374
INSURER D:		
INSURER E:		
INSURER F:		

COVERAGES**CERTIFICATE NUMBER:** 1828828988**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR ☒ Ded \$0 GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☒ PRO-JECT ☒ LOC OTHER:	Y	Y	ENP0350281	9/15/2025	9/15/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY	Y	Y	ENP0350281	9/15/2025	9/15/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☒ RETENTION \$ 0	Y	Y	ENP0350281	9/15/2025	9/15/2027	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B A C	Pollution Liability Business Personal Property Professional Liability			CH24ECPZ066HKIC ENP0350281 H721-118462	9/15/2024 9/15/2025 11/28/2025	9/15/2026 9/15/2027 11/28/2026	Each Incident/Agg Limit Prof E & O \$1M/\$2M \$200,000 \$1M / \$1M

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

Installation Floater Limit \$390,000; Contractors Equipment Leased or Rented Unscheduled Limit \$40,000; Business Personal Property \$200,000
Automatic additional insured when required in a written contract for work performed by the named insured or on their behalf per form GA233. 30 Days' Notice of Cancellation/10 Days for Non-Payment of Premium applies.

Brewster Wheeler I Dividend Housing Association, LLC - 671 Alfred St., Detroit MI ; Brewster Wheeler II Dividend Housing Association, LLC - 651 Alfred St., Detroit MI; Brewster Wheeler III Dividend Housing Association, LLC - 631 Alfred St., Detroit MI ; The Sanctuary Brewster Limited Dividend Housing Association, LLC - 2900 St. Antoine, Detroit, MI 48201
See Attached...

CERTIFICATE HOLDER**CANCELLATION**

City of Detroit, its Successors and/or Assigns, Coleman A. Young Municipal Center
Young Municipal Center
Housing and Revitalization Department
2 Woodward Ave suite 908
Detroit MI 48227
United States

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE*Arthur J. Gallagher Risk Management Services, LLC*

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**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY Arthur J. Gallagher Risk Management Services, LLC		NAMED INSURED MHT Housing, Inc. 32500 Telegraph Rd., Ste 100 Bingham Farms, MI 48025
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

RE: DTE Encroachment Permit

Certificate Holder and City of Detroit, its Successors and/or Assigns, 2 Woodward Ave, Suite 908 Detroit, MI 48226 are included as additional insured on the general liability per form #GA 233 02 07. as required by written contract. XCU coverage is included. City of Detroit, its Successors and/or Assigns, Coleman A. Young Municipal Center, Housing & Revitalization Department, 2 Woodward Ave, Suite 908, Detroit, MI 48226 included as a certificate holder.
30 days notice of cancellation\10 days for nonpayment of premium applies. No deductible applies on the GL.