

DPS. We have 30 days to decide whether to accept the offer for the extension. Just let us know.

We know this is last minute, but the delay in getting the renewal information, the complexity of the Flint issue and the current DPS broker blocking the markets hindered our ability to have quotes presented on a timely basis. Please let us know how you would like us to proceed as we are blocked at our other markets.

Regards,

Steve

From: Darnell Earley [<mailto:darnell.earley@detroitk12.org>]

Sent: Friday, December 18, 2015 10:13 AM

To: Steven Smith

Cc: John Clark; Dave N Sheeran

Subject: Re: Professional Liability claim

Thanks for the information Steve. I had asked for an electronic copy of the policy and current status given the recent email traffic regarding not only this issue but the renewal status as well. I continue to await that information. Thank you for your assistance with those matters as expeditiously as possible.

Darnell

Sent from my iPhone

On Dec 18, 2015, at 9:53 AM, Steven Smith <Steven.Smith@Meadowbrook.com> wrote:

Dear Darnell;

We have reviewed the policy for Professional Liability and the denial on the claim for Melisa Mays et al. The suit involved a number of families who are alleging that due to the toxic nature of the City of Flint water system they have suffered bodily injuries (i.e. high levels of copper and lead causing among other things, neurological and autoimmune disorders). Professional Liability policies are written to protect the insured from decisions that cause financial harm and not bodily injury or pollution arising from the decision. Bodily injury and pollution coverage are generally afforded under separate General Liability policies and/or a Pollution Liability policy.

The coverage under your professional policy has specific exclusions for decisions that cause alleged bodily injury or pollution. There is no alleged monetary loss due to the decision of converting the water system (increased monetary costs to the plaintiff's by switching the systems) from Detroit to Flint only that families have suffered alleged bodily injury or property damage due to pollutants in the system. We have calls into the City of Flint notifying them that they need to have their General Liability or Pollution policies respond to the allegations.

Your professional policy has responded to other claims that have been submitted with respects to decisions that have caused alleged financial harm.

We are available for further conversations on this matter

Regards,
Steve

Steven M. Smith, JD | Executive Vice President
[o] 248.204.8235 [c] 248.943.6315 [f] 248.485.6331
26255 American Drive, Southfield MI 48034

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