



## CITY COUNCIL ACTION REPORT

November 2, 2009

TO: John Szerlag, City Manager

FROM: John M. Lamerato, Assistant City Manager/Finance and Administration  
Susan A. Leirstein, Purchasing Director  
Cindy Stewart, Community Affairs Director

SUBJECT: Standard Purchasing Resolution 8: Best Value Award –  
Hall and Banquet Services

### **Background**

- On June 10, 2009, Request for Qualifications/Proposals were received and opened to provide three-year requirements of hall and banquet services with an option to renew for three additional years.
- Ninety-one (91) vendors were notified via the Michigan Intergovernmental Trade Network (MITN) website. Purchasing staff also contacted eight (8) local facilities to inform them of the solicitation. Two (2) bidders responded within the specified time. In addition, one (1) late submittal was not accepted by the Clerk's Office from the San Marino Club as the "Instructions To Bidders" states, page 3 of 15--
  - #8. **TIMELY SUBMITTALS:** Late submittals will not be accepted.
- Both responsive bidders met the pass/fail criteria.
- Three committee members, consisting of Cindy Stewart, Community Affairs Director, Keith Lenderman, Assistant Fire Chief/Operations and Monica Irelan, Manager's Office Intern evaluated the proposals, visited the site and sampled the food.
- After a review and evaluation of the two proposals, it was determined to be in the City's best interest to move forward only with the proposal submitted by the American Polish Cultural Center. Oakhurst Golf and County Club of Clarkston did not have the capacity to host the Fire Appreciation Banquet; and the stipulated price of \$20 per plate including gratuity for an Employee Holiday Party was changed to \$24 per plate including gratuity.
- The Firefighters Appreciation Banquet is usually held on a Saturday in May and is enjoyed by our volunteer firefighters and their spouses.
- An Employee Holiday Party is usually scheduled on a Friday in December and attended by City employees, retirees, and their spouses; and not a budgeted City event. However, the event will not be held this year.
- The American Polish Cultural Center received the highest score (90%) as a result of a best value process that evaluated capability, menu selections, cleanliness, appearance, competence, food preparation and taste.

November 2, 2009

To: John Szerlag, City Manager  
Re: Best Value Award – Banquet Services

### **Financial Considerations**

- Pricing for the events is established by the City and has not changed in seven (7) years. This has allowed an evaluation of the quality issues surrounding a banquet function.
- Funds for the Firefighter Appreciation Banquet are available in the Fire Department operating budget #101.336.337.7882.
- The Employee Holiday Party is funded through commissions from vending machines and employee ticket sales.

### **Legal Considerations**

- RFP-COT 08-40, for Hall and Banquet Services were competitively bid as required by City Charter and Code.
- Award is contingent upon provider's submission of properly executed contract and proposal documents, including the agreement, insurance certificates and all other specified requirements.

### **Recommendation**

- City management recommends awarding a three-year contract for Hall and Banquet Services with an option to renew for three additional years beginning with fiscal year 2009/2010 to the highest rated bidder, American Polish Cultural Center, of Troy, Michigan, as a result of a best value process, at a cost of \$39.00 per plate including gratuity and \$20.00 per plate including gratuity for the Fire Appreciation Banquet and Employee Holiday Party respectively, as long as the events are budgeted annually in the case of the Fire Appreciation Banquet, and funded through commissions and ticket sales for the Employee Holiday Party.



## EXECUTIVE SUMMARY

### HALL AND BANQUET SERVICES

#### STATISTICS:

- ◆ **Ninety-One (91) facilities were notified via the MITN e-procurement website**
- ◆ **Two (2) proposals were received**
- ◆ **Both facilities met the pass/fail criteria**
- ◆ **A Site visit and a sample food taste test was conducted for only the top rated facility**
- ◆ **The American Polish Cultural Center received the highest score as a result of a best value process**

The following facility received the indicated final score as a result of the proposal, site visit and sample food taste test criteria.

FACILITY	SCORE
American Polish Cultural Center	<b>90</b>

#### Attachments:

- ✓ Weighted Final Scoring Including Proposal, Site Visit and Sample Food Taste Test
- ✓ Evaluation Process
- ✓ Original Tabulation



WEIGHTED FINAL SCORING  
HALL AND BANQUET SERVICES

Final Score Calculation:

$$\begin{array}{r}
 20\% \times \text{Proposal Score} \\
 40\% \times \text{Site Visit Score} \\
 40\% \times \text{Sample Food Taste Test Score} \\
 100\% \hspace{15em} = \text{Final Weighted Score}
 \end{array}$$

**NOTE:** Vendors are listed in the order of their summary score for the proposal, site visit and sample food taste test, from highest to lowest. For the final score the vendors are listed in the order of rating from highest to lowest.

Weighted Average Score for Proposals: 20%

Raters:	1	2	3	Average	Final Weighted Score (x .20)
Vendors:					
American Polish Cultural Center	92	100	100	97	<b>19</b>
Oakhurst Golf and Country Club	57	45	69	57	11

The site visit and sample food taste test was conducted for the top facility only.  
(Maximum # of points – 80)

Weighted Average Score for Site Visit: 40%

RATERS	1	2	3	Average	Final Weighted Score (x .40)
Vendors:					
American Polish Cultural Center	72	91	90	84	<b>34</b>

Weighted Average Score for Sample Food Taste Test: 40%

RATERS	1	2	3	Average	Final Weighted Score (x .40)
Vendors:					
American Polish Cultural Center	81	96	100	92	<b>37</b>

FINAL SCORE:

VENDORS:	American Polish Cultural Center
Proposal Score	19
Site Visit Score	34
Sample Food Taste Test Score	37
FINAL SCORE	90

**\*\*HIGHEST RATED VENDOR – RECOMMENDED AWARD**



## SELECTION PROCESS

### CRITERIA FOR SELECTION

The identified Committee will review the proposals. The City of Troy reserves the right to award this proposal to the banquet service provider(s) considered the most qualified based upon a combination of factors including but not limited to the following:

- A. Compliance with qualifications criteria
- B. Completeness of the proposal
- C. Financial strength and capacity of the company
- D. Correlation of the proposals submitted to the needs of the City of Troy
- E. Any other factors which may be deemed to be in the City's best interest
- F. Evaluation Process

#### Phase 1: Minimum Qualifications Evaluation

The service providers will be required to meet minimum established criteria in order to go to the second phase of the process.

#### Phase 2: Evaluation of Proposals

Each Committee member will independently use a weighted score sheet to evaluate the proposals; each Committee Member will calculate a weighted score. The scores of the Evaluation Committee Members will be averaged into one score for each bidder for this phase of the process.

#### Phase 3: Site Visit Evaluation Process.

The City Committee will use a weighted score sheet to evaluate the Facilities at the time of the site visit. Each Committee Member will calculate a weighted score. The scores of all the Committee Members will be averaged into one score for each bidder for this phase of the process.

#### Phase 4: Sample Food Taste Test.

The City Committee will use a weighted score sheet to evaluate the sample foods provided. Each Committee Member will calculate a weighted score. The scores of all the Committee Members will be averaged into one score for each bidder for this phase of the process.

#### Phase 5: Final Scoring and Selection

The company with the highest final weighted score will be recommended to the Troy City Council for Award.

20% Proposal Score (100 point base)  
40% Site Visit Score (100 point base)  
40% Sample Food Taste Test (100 point base)  
100%

**Note: The City of Troy reserves the right to change the order or eliminate an evaluation phase if deemed in the City's best interest to do so.**

FIRM NAME:		Oakhurst Golf and Country Club	American Polish Cultural Center	
<b>PROPOSAL: TO PROVIDE HALL AND BANQUET SERVICES FOR THE CITY OF TROY</b>				
<b>Four (4) COPIES</b>	(Yes or No)	Yes	Yes	
<b>VENDOR QUESTIONNAIRE</b>	Y or N	Yes	Yes	
<b>INSURANCE</b>	Can meet	XX	XX	
	Cannot meet			
	Signed	Yes	Yes	
<b>PROPOSAL 1:</b>	<b>Fire Appreciation Banquet</b>	\$39 per plate		
<b>SELECTIONS TO BE PROVIDED:</b>				
	SOUP CHOICES	Blank	4 Soups	
	SALAD CHOICES	Blank	2 Salads	
	ROLL/BREAD CHOICES	Blank	2 Breads	
	PASTA CHOICES	Blank	2 Pasta	
	ENTRÉE CHOICES	Blank	11 Entrées	
	DESSERT CHOICES	Blank	4 Desserts	
	OPEN BAR INCLUDES	Blank	Full Bar - See Proposal	
	ROOM CAPACITY:	Blank	New Hall - 380 Main Hall - 450	
<b>AVAILABILITY OF DATES</b>				
	3rd Saturday in May	Y or N	Blank	Yes
	2nd Saturday in May	Y or N	Blank	Yes
	Cannot confirm dates- Offers:		Blank	Blank
<b>UNABLE TO PROVIDE SELECTIONS</b>				
	MENU ATTACHED OR WRITTEN IN	Y or N	Blank	Blank
<b>PROPOSAL 2:</b>	<b>Employee Holiday Party</b>	\$24 per plate		\$20 per plate
<b>SELECTIONS TO BE PROVIDED:</b>				
	SOUP CHOICES	2 - Minestrone, Vegetable	4 Soups	
	SALAD CHOICES	2 - Garden or Oakhurst Fall	2 Salad	
	ROLL/BREAD CHOICES	Assorted Breads	2 Breads	
	PASTA CHOICES	2 - Lasagna or Primavera	2 Pasta	
	ENTRÉE CHOICES	2 - Ck Marsala or Tuscan Ck	11 Entrées	
	DESSERT CHOICES	2 - Cheese cake or Apple Pie	4 Desserts	
	CASH BAR INCLUDES	Premium house liquors/ domestic/house beers & wines	Full Bar - See Proposal	
<b>FAMILY STYLE MEALS:</b>				
	SOUP CHOICES	1 - Minestrone	4 Soups	
	SALAD CHOICES	1 Oakhurst Fall Salad	2 Salads	
	ROLL/BREAD CHOICES	Assorted Breads	2 Breads	
	PASTA CHOICES	Vegetarian Lasagna	2 Pasta	
	ENTRÉE CHOICES	Tuscan Chk or Marsala	11 Entrées	
	DESSERT CHOICES	Apple or pumpkin pie	4 Desserts	
	CASH BAR INCLUDES	Premium house liquors/ domestic/house beers & wines	Full Bar - See Proposal	
	ROOM CAPACITY:	250	New Hall - 250 Main Hall - 450	
<b>UNABLE TO PROVIDE SELECTIONS</b>				
	MENU ATTACHED OR WRITTEN IN	Y or N	\$24 per plate can accommodate all necessary components	Blank

<b>FIRM NAME:</b>	Oakhurst Golf and Country Club	American Polish Cultural Center	
<b>AVAILABILITY OF DATES</b>			
<i>1st Friday in December Y or N</i>	Yes	No	
<i>2nd Friday in December Y or N</i>	Yes	Yes	
<i>Cannot confirm dates- Offers:</i>	Blank	Blank	
<b>DISCOUNT for award of all Banquets</b>	N/A	10%	
<b>PAYMENT TERMS:</b>	Check	14 Days	
<b>EXCEPTIONS:</b>	Blank	Blank	
<b>ACKNOWLEDGEMENT</b> Y or N	Yes	Yes	
<b>ADDENDUM #1</b> Y or N	No	No	

PROPOSAL: To Provide Three-Year Requirements of Hall/Banquet Services with an Option to Renew for Three Additional Years

ATTEST:  
 Diane Fisher  
 Ellen Hodorek  
 Linda Bockstanz

\_\_\_\_\_  
 Susan Leirstein CPPB  
 Purchasing Director

## **AGREEMENT FOR HALL / BANQUET SERVICES**

THIS AGREEMENT entered into on \_\_\_\_\_ of November, 2009, between the CITY OF TROY, 500 W. Big Beaver, Troy, Michigan, hereinafter referred to as the "CITY", and the American Polish Cultural Center, 2975 E. Maple Road, Troy, Michigan 48083 hereinafter referred to as the "HALL / BANQUET OPERATOR";

WITNESSETH:

In consideration of CITY granting to the HALL / BANQUET OPERATOR the privilege and right of conducting banquets for designated City events, the HALL / BANQUET OPERATOR agrees as follows:

1. **SCOPE**. This Agreement incorporates by reference the Request for Proposal RFP-COT 08-40 and HALL/BANQUET OPERATOR'S Response to Request for Proposal as though fully set out herein. These documents constitute the entire Agreement and any changes thereto shall be in writing signed by both parties unless otherwise set out in the Agreement.

2. **USE OF PREMISES AND PRICES**: HALL / BANQUET OPERATOR shall be paid by CITY for the use of premises, the cost of the meals, and all gratuities which shall not exceed the per person cost of \$39.00 per plate for the Fire Appreciation Banquet and/or \$20.00 per plate for the Employee Holiday Party. The 10% discount for each event listed in the Request for Proposal will be applied only when both events are scheduled by the City and held within a fiscal year. A fiscal year is defined as July 1<sup>st</sup> to June 30<sup>th</sup> of each year. Prices shall be firm for the term of the Agreement. The City of Troy is exempt from Michigan Sales Tax and will provide an exemption certificate annually upon request.

**3. EVENTS:** CITY may schedule two (2) events each year. If scheduled, the Fire Appreciation Banquet will be held on one of the following dates: 3<sup>rd</sup> Saturday in May or the 2<sup>nd</sup> Saturday in May. If scheduled, the Employee Holiday Party will be held on one of the following dates: 2<sup>nd</sup> Friday in December or the 1<sup>st</sup> Friday in December. CITY will notify HALL/BANQUET OPERATOR of the specific date for each event within sixty (60) days of that event.

**4. RECORDS AND INVOICES:** HALL / BANQUET OPERATOR shall keep accurate records of the number of guests attending the City event(s) and shall bill accordingly. All invoicing shall be received by CITY within 14 days of the event serviced. CITY will pay all properly submitted invoices within 30 days of the invoice date submitted by HALL/BANQUET OPERATOR. The City agrees to pay for the number of guests guaranteed at least seven (7) days prior to the event but will pay for the actual number of guests that attend an event if more than the number guaranteed.

**5. NON-ASSIGNMENT/INDEPENDENT CONTRACTOR.** HALL/BANQUET OPERATOR shall have no authority or power to assign, sublet, or transfer any rights, privileges, or interests without obtaining prior written permission from the City. HALL/BANQUET OPERATOR acknowledges that it is an independent contractor with no authority to bind CITY to any contracts or agreements, written or oral.

**6. NO SALE OR CONSUMPTION OF LIQUOR BY MINORS.** HALL / BANQUET OPERATOR or his agents or employees shall not sell or permit intoxicating liquors to be consumed by minors and shall be required to be in compliance with all State and Local liquor laws and requirements.

**7. EQUIPMENT, SUPPLIES, FOOD AND STAFF.** HALL / BANQUET OPERATOR will provide all necessary equipment, supplies, food, and personnel to staff and service the City events. The Troy Community Affairs Director will make decisions regarding the menu choices as outlined in the HALL/BANQUET OPERATOR'S Response to Request for Proposal for both events and advise HALL/BANQUET OPERATOR of those choices within thirty (30) days of the event.

**8. APPEARANCE OF FACILITY AND EQUIPMENT/SUPPLIES.** HALL / BANQUET OPERATOR will maintain the exterior and interior of the Hall / Banquet area in the same quality level as at the time of the award of this contract. All food preparation areas shall be in compliance with all City ordinances, state law, and applicable health standards. HALL / BANQUET OPERATOR will set-up the banquet area in accordance with the directions given by the Troy Community Affairs Director and shall include table linens, formal dinnerware, and silverware. The CITY has the option to provide table decorations, or require the facility to provide hurricane lanterns, or approved alternates at no cost. The Troy Community Affairs Director has the authority to require the purchase of acceptable simple decorations by HALL / BANQUET OPERATOR, if determined by the Troy Community Affairs Director to be worn, damaged, or out-dated.

**9. CHANGE OF DATES OF EVENTS.** The event dates booked by the Troy Community Affairs Director may not be changed without his / her written approval.

**10. COMPLIANCE WITH LAWS.** HALL / BANQUET OPERATOR agrees to comply with all federal, state and local laws, rules and regulations, and ordinances and

with all Oakland County Health Department regulations. HALL/BANQUET OPERATOR is responsible for all work safety issues.

**11. EMPLOYEE UNIFORMS.** HALL / BANQUET OPERATOR will provide uniforms for its employees, and shall require the uniforms to be maintained in a clean and neat appearing manner.

**12. INSURANCE REQUIREMENTS.** HALL/BANQUET OPERATOR shall carry general liability insurance, workers compensation, and liquor liability for any actions, claims, liability or damages caused to others arising out of the performance of this Agreement in amounts approved by CITY and set forth in the attached Exhibit A – Sample Certificate of Insurance. Cancellation of the insurance shall be considered a material breach of this Agreement, and the Agreement shall become null and void unless the HALL/BANQUET OPERATOR immediately provides proof of renewal of continuous coverage to CITY. All insurance carriers shall be licensed and admitted to do business in the State of Michigan and acceptable to CITY. Proof of insurance meeting these requirements shall be provided to CITY within 24 hours after execution of this Agreement.

HALL/BANQUET OPERATOR is responsible for any deductibles for any of the policies. HALL/BANQUET OPERATOR shall furnish to CITY three (3) complete copies of the acceptable Certificates of Insurance. If any of the policies expire during the term of the Agreement, HALL/BANQUEST OPERATOR shall deliver renewal certificates and/or policies to CITY, Risk Management Department, at least ten (10) days prior to the expiration date.

**13. INDEMNIFICATION AND HOLD HARMLESS.** To the fullest extent

permitted by law, HALL/BANQUET OPERATOR agrees to defend, pay on behalf of, indemnify, and hold harmless the CITY, its elected and appointed officials, employees and volunteers and others working on behalf of the CITY against any and all claims, demands, suits, or loss ( including all costs connected therewith), and for any damages which may be asserted, claimed or recovered against or from the CITY, its elected and appointed officials, employees, volunteers or others working on behalf of the CITY. This provision includes, but is not limited to claims of personal injury (including bodily injury or death) and/or property damage which arises out of or is in any way connected or associated with the execution of activities by HALL/BANQUET OPERATOR under the terms of this Agreement.

**14. DAMAGE OR ACCIDENT REPORTS.** Copies of all damage or accident reports submitted to insurance companies dealing with any damage or accident that may occur during an event must also be sent to the City.

**15. NO TAX ARREARAGES.** HALL/BANQUET OPERATOR shall not be in arrears for any taxes invoiced by the City.

**16. TERM OF AGREEMENT.** This contract shall terminate three (3) years from the date of execution of the Agreement which may be renewed for an additional three-year period based upon mutual consent of both parties within 90 days of contract expiration and upon approval of City Council. Either party upon provision of 90 days written notice may cancel the contract.

**17. NOTICE:** All written notices to be given under this Agreement shall be mailed by first class mail to the other party at its last known address.

**18. GOVERNING LAW AND JURISDICTION:** This Agreement is made in and shall be governed by the laws of the State of Michigan. Any lawsuits under this Agreement shall be filed in the Oakland County Circuit Court, Michigan.

**19. HEADINGS.** Pronouns and relative words herein used shall be read interchangeably in the masculine, feminine or neuter, singular or plural as the respective case may be.

**20. ENTIRE AGREEMENT.** The foregoing constitutes the entire Agreement between the parties and may be modified only by a written instrument signed by both parties.

**21. AUTHORITY TO EXECUTE:** By execution of this Agreement, the respective parties acknowledge that each has executed this Agreement with full and complete authority to do so.

**WITNESSES:**

**HALL/ BANQUET OPERATOR:  
AMERICAN POLISH  
CULTURAL CENTER**

1. \_\_\_\_\_

\_\_\_\_\_  
Myron Dzierzanowski

2. \_\_\_\_\_

\_\_\_\_\_  
President  
Title

**CITY OF TROY:**

By \_\_\_\_\_  
Louise Schilling, Mayor

\_\_\_\_\_  
Tonni Bartholomew, City Clerk

\_\_\_\_\_  
City Manager or Designee

Resolution Number: \_\_\_\_\_

APPROVED AS TO FORM AND LEGALITY:

By \_\_\_\_\_

\_\_\_\_\_  
Lori Grigg Bluhm, City Attorney

PRODUCER Complete  Sample Certificate	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
INSURERS AFFORDING COVERAGE	
INSURED Complete	INSURER A: XYZ Company INSURER B: ABC Company INSURER C: INSURER D: INSURER E:

COVERAGES

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	<b>GENERAL LIABILITY</b>	0001	XX-XX-XX	XX-XX-XX	EACH OCCURRENCE	\$ 500,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	\$
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person)	\$
	<input checked="" type="checkbox"/> Additional Insured - City of Troy - use wording below				PERSONAL & ADV INJURY	\$ 500,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				GENERAL AGGREGATE	\$ 500,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input checked="" type="checkbox"/> LOC				PRODUCTS - COMP/OP AGG.	\$ 500,000
	<b>AUTOMOBILE LIABILITY</b>				COMBINED SINGLE LIMIT (Ea accident)	\$
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/> HIRED AUTOS					
	<b>GARAGE LIABILITY</b>				AUTO ONLY - EA ACCIDENT	\$
	<input type="checkbox"/> ANY AUTO				OTHER THAN EA ACC	\$
					AUTO ONLY: AGG	\$
	<b>EXCESS LIABILITY</b>				EACH OCCURRENCE	\$
	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE	\$
	<input type="checkbox"/> DEDUCTIBLE					\$
	<input type="checkbox"/> RETENTION \$					\$
						\$
B	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>	0003	XX-XX-XX	XX-XX-XX	<input checked="" type="checkbox"/> WC STATUTORY LIMITS	OTHER
	E.L. EACH ACCIDENT				\$ 100,000	
	E.L. DISEASE - EA EMPLOYEE				\$ 100,000	
	E.L. DISEASE - POLICY LIMIT				\$ 500,000	
A	<b>OTHER</b>					
	Liquor Liability	0004	XX-XX-XX	XX-XX-XX	Limit \$1,000,000	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

Additional Insured under General Liability and Liquor Liability: City of Troy including Architects and Engineers, all elected and appointed officials, all employees and volunteers, boards, commissions and / or authorities and their board members, employees, and volunteers additional insured on ISO form B or broader.

CERTIFICATE HOLDER  ADDITIONAL INSURED; INSURER LETTER: A CANCELLATION

City of Troy  
 500 W. Big Beaver Rd.  
 Troy, MI 48084

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT.

AUTHORIZED REPRESENTATIVE