



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/24/2025

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 Sports Insurance Specialists, LLC 14033 Illinois Rd., Suite A Fort Wayne IN 46814	CONTACT NAME: PHONE (A/C, No, Ext): 260-969-0305 E-MAIL ADDRESS: shawna@kicksomerisk.com FAX (A/C, No): 260-459-1630
INSURED M1 Concourse, LLC dba M1 Concourse; M1 Restaurant Holdings, LLC 1 Concourse Drive Pontiac MI 48341	INSURER(S) AFFORDING COVERAGE INSURER A: Fireman's Fund Insurance Company INSURER B: Arch Insurance Company INSURER C: US Fire Insurance Company INSURER D: Texas Insurance Company INSURER E: INSURER F:

COVERAGES**CERTIFICATE NUMBER:****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	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	UST010417250	6/1/2025	6/1/2026	EACH OCCURRENCE	\$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR		DAMAGE TO RENTED PREMISES (Ea occurrence)				\$ 100,000	
	<input checked="" type="checkbox"/> PER EVENT AGGREGATE		MED EXP (Any one person)				\$ EXCLUDED	
			PERSONAL & ADV INJURY				\$ 1,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 5,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG	\$ 5,000,000
	OTHER:						Participant Legal	\$ \$1,000,000
B	AUTOMOBILE LIABILITY	<input type="checkbox"/>	<input type="checkbox"/>	RMAUT0042400	6/1/2025	6/1/2026	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	<input type="checkbox"/> ANY AUTO		BODILY INJURY (Per person)				\$	
	<input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY		BODILY INJURY (Per accident)				\$	
	<input type="checkbox"/> HIRED AUTOS ONLY		PROPERTY DAMAGE (Per accident)				\$	
A	UMBRELLA LIAB	<input type="checkbox"/>	<input type="checkbox"/>	UST006125251	6/1/2025	6/1/2026	EACH OCCURRENCE	\$ 9,000,000
	<input checked="" type="checkbox"/> EXCESS LIAB	<input type="checkbox"/>	AGGREGATE				\$ 9,000,000	
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N <input type="checkbox"/>	N / A				E.L. EACH ACCIDENT	\$
C	PARTICIPANT ACCIDENT	<input type="checkbox"/>	<input type="checkbox"/>	US2172851	6/1/2025	6/1/2026	E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
							\$10,000 AD&D	
							\$50,000 EXCESS MEDICAL	

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

Liquor Liability Limit: \$1,000,000

Additional Excess Liability: Insurer D: 6/1/2025 - 6/1/2026; BESGLXTMI011501_170876_01; Limits: Each Occurrence \$5,000,000; Aggregate: \$5,000,000

Certificate Holder is included as Additional Insured and loss payee, but only as respect to claims arising out of the negligence of the Named Insured for the dates of 10/3/2025 - 10/5/2025

RE: 1965 NOVI 4wd Ferguson P104 Chassis #9: Value \$650,000

CERTIFICATE HOLDER**CANCELLATION**Economic Development Corporation of Novi
45175 Then Mile Road
Novi, MI

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

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**SHORT-TERM
PERSONAL PROPERTY LEASE**

NOVI EDC/M1 CONCOURSE

“THE NOVI SPECIAL”

The Economic Development Corporation of Novi (“Lessor”), whose address is 45175 Ten Mile Road, Novi, MI leases to M1 Concourse, LLC, a Michigan LLC, whose address is One Concourse Dr, Pontiac (“Lessee”) a motor vehicle known as the “Novi Special,” a No. 9, four wheel racing motor vehicle (the “Novi Special” or the “Property”), on the following terms:

Section One – Term

The term of this lease shall be from October __, 2025, to October __, 2025.

Section Two – Rent

In consideration for the leasing of the Property, Lessee agrees to pay to Lessor the sum of One Dollar (\$1.00) and other good and valuable consideration, receipt of which is hereby acknowledged by Lessor.

Section Three – Use

The Novi Special shall be used short-term for display purposes only, and only in connection with the 2025 American Speed Festival at the M1 Concourse in Pontiac, Michigan, to be held on or about October __ to October __ 2025.

Section Four – Transportation

Lessee is permitted to remove the Property from the City of Novi City Hall and transport it to and from the M1 Concourse site on or about the dates set forth herein. Such transportation shall be done in a professional and safe manner by individuals or entities that are experienced with and skilled at the transportation of vehicles like the Novi Special for the specified purposes herein.

Section Five – Alterations

Lessee agrees that it will make no alterations to the Property.

Section Six – Maintenance and Repair

Lessee shall not remove, alter, disfigure, or cover up any numbering, lettering, or insignia displayed on the leased Property, and shall see that the Property is not subjected to careless or needlessly rough usage or treatment.

Section Seven – Return of Leased Property

Lessee shall return the Property to Lessor in the same good condition that Lessee received it from Lessor.

Section Eight – Insurance

Lessee, at its own expense, will maintain insurance on the Novi Special against risk of loss and in such amount as Lessor may require. All such insurance will name Lessor as an additional insured. The policies will provide that they may not be canceled or altered without at least thirty (30) days prior written notice to Lessor.

Section Nine – Indemnity

Lessee will indemnify Lessor against, and hold Lessor harmless from, all claims, actions, proceedings, costs, damages, and liabilities, including attorneys fees, arising out of, connected with, or resulting from the transportation and/or display of the Property, including without limitation the delivery, possession, use, operation, or return of such Property.

Section Ten – Assignment or Sublease

Lessee shall not transfer this lease, the Property, or any interest in it; sublet or lend the Property leased or any part of such Property; or permit the Property leased or any part of such Property to be used by anyone other than Lessee or Lessee's employees.

Section Eleven – Ownership

The Novi Special is, and will at all times remain, the sole Property of Lessor, and Lessee shall have no right, title, or interest therein except as expressly set forth in this lease.

Section Twelve – Applicable Law

This Lease shall be governed by and construed under the laws of the State of Michigan.

Dated: _____

[Signatures on next page]

Witnesses:

ECONOMIC DEVELOPMENT
CORPORATION OF NOVI, "LESSOR"

By:
Its:

By:
Its:

Witnesses:




M1 CONCOURSE, LLC, "LESSEE"

By: 
Its: James W. Gray
COO

By:
Its: