

Resolution No. 25-17

**A RESOLUTION OF THE VILLAGE OF EAST DUNDEE
APPROVING AN INSURANCE PROPOSAL FROM ALLIANT MESIROW
INSURANCE SERVICES**

NOW, THEREFORE, BE IT RESOLVED by the President and Board of Trustees of the Village of East Dundee, Cook and Kane Counties, Illinois, as follows:

Section 1. The Insurance Proposal from Alliant Mesirow Insurance Services providing general liability and workers compensation coverage effective December 1, 2017 through November 30, 2018 for the Village of East Dundee in words and figures as attached hereto as EXHIBIT A, shall be and hereby is approved in substantially the form attached.

Section 2. The Village Administrator shall be and is hereby authorized to execute EXHIBIT A on behalf of the Village.

Section 3. This resolution shall take full force and effect upon its passage and approval as provided by law.

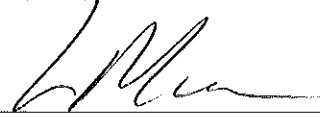
Passed by the President and the Village Board of Trustees of the Village of East Dundee, Illinois, this 6th day of November, 2017.

AYES: Trustees Lynam, Selep, Wood, Hall, Mahony and Andresen

NAYS: Ø


ABSENT: Ø

APPROVED:



Village President

Attest:



Village Clerk

INSURANCE PROPOSAL

Village of East Dundee



Issued on November 2, 2017
Presented by:


Michael Alesia
First Vice President

Elizabeth Strahan
Account Manager – Lead

353 N. Clark St
Chicago, IL 60654
P (312) 595-6200

Table of Contents

Company Profile	4
Your Service Team	5
Executive Summary	6
Premium Summary	8
Loss Summary	9
Workers Compensation Loss Summary	11
Line of Coverage.....	12
Commercial Property Coverage.....	12
Schedule of Locations.....	12
Line of Coverage.....	15
Commercial General Liability Coverage.....	15
Line of Coverage.....	16
Commercial Auto Coverage.....	16
Schedule of Vehicles	17
Line of Coverage.....	18
Crime Coverage	18
Line of Coverage.....	19
Cyber Liability Coverage	19
Line of Coverage.....	20
Excess Liability Coverage.....	20
Line of Coverage.....	21
Workers' Compensation Coverage	21
Workers Compensation Premium Basis	22
Line of Coverage.....	23
Law Enforcement Liability	23
Line of Coverage.....	24
Public Officials Liability including Employment Practices Liability	24
Disclosures	25
Claims Made Policy:	26



Claims Made Policy (D&O/EPL):	27
NRRA:	27
Changes and Developments	28
Certificates / Evidence of Insurance	29
Optional Coverages	30
Glossary of Insurance Terms	30
Request to Bind Coverage	31

Company Profile

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant offers a comprehensive portfolio of services to clients, including:

- Risk Solutions
 - Employee Benefits
 - Strategy
 - Employee Engagement
 - Procurement
 - Analytics
 - Wellness
 - Compliance
 - Benefits Administration
 - Global Workforce
- Industry Solutions
 - Construction
 - Energy and Marine
 - Healthcare
 - Law Firms
 - Public Entity
 - Real Estate
 - Tribal Nations
 - And many other industries
- Co-Brokered Solutions
 - Automotive Specialty
 - Energy Alliance Program
 - Hospital All Risk Property Program
 - Law Firms
 - Parking/Valet
 - Public Entity Property Insurance Program
 - Restaurants/Lodging
 - Tribal Nations
 - Waste Haulers/Recycling
- Business Services
 - Risk Control Consulting
 - Human Resources Consulting
 - Property Valuation

The knowledge that Alliant has gained in its more than eight decades of working with many of the top insurance companies in the world allows us to provide our clients with the guidance and high-quality performance they deserve. Our solution-focused commitment to meeting the unique needs of our clients assures the delivery of the most innovative insurance products, services, and thinking in the industry. Alliant ranks among the 15 largest insurance brokerage firms in the United States

Your Service Team

The Mesiraw Insurance Services, Inc. Service Team. Our team of professionals is dedicated to providing quality service that will meet your ongoing needs. We encourage you to contact one of our team members to discuss any changes in your insurance situation.

Michael J. Mackey Executive Vice President – Producer

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Fax–312.595.7163

Michael.Mackey@alliant.com

Michael Alesia First Vice President Producer

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Bruce Slayter, ARM First Vice President, Unit Manager –

Risk Management Services

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Jacqui Norstrom Senior Vice President – Unit Manager

Surety

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Fax–312.595.4374

Jacquelyn.Norstrom@alliant.com

Claims Reporting: To reach a Mesiraw Insurance Services, Inc. claims professional after 5:00 PM weekdays (EST) and weekends, please call 312.595.6200 and follow the prompts.

Executive Summary

The Public Entity Professionals of Mesirow Insurance Services, Inc. appreciates the opportunity to present the following renewal insurance proposal to the Village of East Dundee for the 12/1/17-18 policy term.

The proposed terms reflect the changing environment and attitude of the industry towards municipal risks.

Property

The Village's building and personal property limit is decreasing from \$38,135,484 to \$37,304,333. The values are decreasing as a result of a property appraisal that was completed in 2017. The deductible remains at \$5,000.

Crime

The ICRMT has provided a competitive renewal quotation with \$500,000 limits and a \$1,000 deductible.

General Liability

The Village's General Liability limits are \$1,000,000 per occurrence / \$3,000,000 aggregate quotation which is outlined in this proposal and includes a \$1,000 deductible. Sexual Abuse/Molestation is included with a \$100,000 limit and a \$2,500 deductible.

Auto Liability and Auto Physical Damage

The Village's fleet exposure decreased from 39 to 36 units. ICRMT's program includes a \$1,000,000 combined single limit with no deductible. The comprehensive and collision deductibles are \$1,000 each. Your Uninsured/Underinsured limits remain at \$100,000.

Public Officials Liability including Employment Practices Liability

The ICRMT's quotation is outlined in this proposal. Limits are \$1,000,000 with a deductible of \$2,500. Please note that this is a Claim Made coverage form.

Umbrella Liability

As the Excess Liability coverage is a function of the primary layers rate and exposures, its rates follow form. The excess liability limit is \$7,000,000 with no deductible. Please note that the \$7,000,000 limit sits excess above each coverage affording the Village much more coverage.

Workers Compensation

The Village of East Dundee's Administration has continued to stress the importance of risk management and safety to all their employees resulting in an impressive 5 year loss ratio of 14%.

In these times of tight budgets and tax caps, the Illinois Public Risk Fund (IPRF), is again offering financial relief to its members. The IPRF's grant program will be renewed this year. The program is designed to ease the burden of safety-related expenses. The grant covers training expenses, protective clothing, defibrillators, security cameras, rescue equipment and much more. By working together, the IPRF is able to provide these grants to its members. The IPRF has reserved \$577 this year for the Village's use in the Grant Program. The deadline for reimbursement is December 1, 2018.

The estimated payrolls for the 2018 renewal increased, from \$2,596,850 to \$2,674,755 or 2.9%.

Summary

The Village's property and casualty premium is increasing from \$121,315 to \$128,953 or 6.2%. The increase is a result of two property claims that occurred during the current year that totaled \$31,050. Also property claims from 2016 developed higher.

The Village's Workers Compensation premium is decreasing from \$45,380 to \$43,049 or 5.1%.

Overall your premiums will increase from \$166,695 to \$172,002 or 3.1%. Please keep in mind that the renewal premium is still lower than the IML's premium of \$186,131 in the 2015 policy year.

We truly appreciate the opportunity to present our proposal and look forward to discussing our enclosed comprehensive risk management program with you.

Premium Summary and Comparison

	IML Expiring 12/31/15 - 16	ICRMT/IPRF Expiring 12/31/16 - 12/1/17	ICRMT/IPRF Renewal 12/1/17 - 18
Package			
Property	\$ 61,051	\$ 118,606	\$ 126,272
Equipment Breakdown	Included in Prop.	Included in Prop.	Included in Prop.
Inland Marine	\$1,861	Included in Prop.	Included in Prop.
General Liability	\$60,307	Included in Prop.	Included in Prop.
Auto Liability	Included in GL	Included in Prop.	Included in Prop.
Auto Physical Damage	\$4,653	Included in Prop.	Included in Prop.
Law Enforcement Liability	Included in GL	Included in Prop.	Included in Prop.
Public Officials Liability	Included in GL	Included in Prop.	Included in Prop.
Employment Practice Liability	Included in GL	Included in Prop.	Included in Prop.
Umbrella	Included in GL	Included in Prop.	Included in Prop.
Crime	Included in GL	Included in Prop.	Included in Prop.
Cyber Liability	EXCLUDED	\$ 2,709	\$ 2,681
P&C Sub Total	\$ 127,872	\$ 121,315	\$ 128,953
Workers Compensation - IPRF	\$ 58,259	\$ 45,380	\$ 43,049
GRAND TOTAL Premium	\$ 186,131	\$ 166,695	\$ 172,002
Percent Change		-10%	3%
Terrorism		Included	Included

Loss Summary

PROPERTY, INLAND MARINE & CRIME

Policy Term	Company	No. of Claims	Paid	Reserved	Total		Premium
					Third-Party Recovery	Incurred	
12/31/16 - 12/1/17	ICRMT	4	\$ 22,317	\$ 13,733	\$ -	\$ 36,050	\$ 118,606
12/31/15 - 16	IML	8	\$ 19,323	\$ 500	\$ 3,303	\$ 16,520	\$ 62,913
12/31/14 - 15	IML	5	\$ 10,879	\$ -	\$ 656	\$ 10,223	\$ 58,627
12/31/13 - 14	IML	13	\$ 18,502	\$ -	\$ 12,507	\$ 5,995	\$ 54,791
12/31/12 - 13	IML	4	\$ 6,384	\$ -	\$ 5,235	\$ 1,149	\$ 50,967
			\$ 77,405	\$ 14,233	\$ 21,701	\$ 69,937	\$ 345,904

GENERAL LIABILITY, EBL & EMT

Policy Term	Company	No. of Claims	Paid	Reserved	Total		Premium
					Third-Party Recovery	Incurred	
12/31/16 - 12/1/17	ICRMT	2	\$ -	\$ -	\$ -	\$ -	Included in Prop
12/31/15 - 16	IML	2	\$ 16,300	\$ -	\$ -	\$ 16,300	\$ 60,307
12/31/14 - 15	IML	1	\$ -	\$ -	\$ -	\$ -	\$ 56,199
12/31/13 - 14	IML	4	\$ 4,947	\$ -	\$ -	\$ 4,947	\$ 52,521
12/31/12 - 13	IML	1	\$ -	\$ -	\$ -	\$ -	\$ 48,856
			\$ 21,247	\$ -	\$ -	\$ 21,247	\$ 217,883

AUTO LIABILITY including Medical Payments

Policy Term	Company	No. of Claims	Paid	Reserved	Total		Premium
					Third-Party Recovery	Incurred	
12/31/16 - 12/1/17	ICRMT	0	\$ -	\$ -	\$ -	\$ -	Included in Prop
12/31/15 - 16	IML	1	\$ 1,940	\$ -	\$ -	\$ 1,940	Included in GL
12/31/14 - 15	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/13 - 14	IML	3	\$ 6,799	\$ -	\$ 405	\$ 6,394	Included in GL
12/31/12 - 13	IML	2	\$ 9,166	\$ -	\$ 465	\$ 8,701	Included in GL
			\$ 17,905	\$ -	\$ 870	\$ 17,035	

AUTO PHYSICAL DAMAGE

Policy Term	Company	No. of Claims	Paid	Reserved	Total		Premium
					Third-Party Recovery	Incurred	
12/31/16 - 12/1/17	ICRMT	0	\$ -	\$ -	\$ -	\$ -	Included in Prop
12/31/15 - 16	IML	3	\$ 3,853	\$ -	\$ -	\$ 3,853	\$ 4,653
12/31/14 - 15	IML	4	\$ 286	\$ -	\$ -	\$ 286	\$ 4,336
12/31/13 - 14	IML	2	\$ -	\$ -	\$ -	\$ -	\$ 4,053
12/31/12 - 13	IML	5	\$ -	\$ -	\$ -	\$ -	\$ 3,770
			\$ 4,139	\$ -	\$ -	\$ 4,139	\$ 16,812

LAW ENFORCEMENT LIABILITY

Policy Term	Company	No. of Claims	Paid	Reserved	Total		
					Third-Party Recovery	Incurred	Premium
12/31/16 - 12/1/17	ICRMT	0	\$ -	\$ -	\$ -	\$ -	Included in Prop
12/31/15 - 16	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/14 - 15	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/13 - 14	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/12 - 13	IML	1	\$ 5,936	\$ -	\$ -	\$ 5,936	Included in GL
			\$ 5,936	\$ -	\$ -	\$ 5,936	

PUBLIC OFFICIALS / EMPLOYMENT PRACTICES LIABILITY

Policy Term	Company	No. of Claims	Paid	Reserved	Total		
					Third-Party Recovery	Incurred	Premium
12/31/16 - 12/1/17	ICRMT	1	\$ -	\$ -	\$ -	\$ -	Included in Prop
12/31/15 - 16	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/14 - 15	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/13 - 14	IML	1	\$ 4,935	\$ -	\$ -	\$ 4,935	Included in GL
12/31/12 - 13	IML	1	\$ 12	\$ -	\$ -	\$ 12	Included in GL
			\$ 4,947	\$ -	\$ -	\$ 4,947	

UMBRELLA LIABILITY

Policy Term	Company	No. of Claims	Paid	Reserved	Total		
					Third-Party Recovery	Incurred	Premium
12/31/16 - 12/1/17	ICRMT	0	\$ -	\$ -	\$ -	\$ -	Included in Prop
12/31/15 - 16	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/14 - 15	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/13 - 14	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
12/31/12 - 13	IML	0	\$ -	\$ -	\$ -	\$ -	Included in GL
			\$ -	\$ -	\$ -	\$ -	

Loss Ratio			
Policy Term	Total Incurred	Total Premium	Loss Ratio
12/31/16 - 12/1/17	\$ 36,050	\$ 118,606	30%
12/31/15 - 16	\$ 38,613	\$ 127,873	30%
12/31/14 - 15	\$ 10,509	\$ 119,162	9%
12/31/13 - 14	\$ 22,271	\$ 111,365	20%
12/31/12 - 13	\$ 15,798	\$ 103,593	15%
5 year ratio	\$ 87,191	\$ 461,993	19%

WORKERS COMPENSATION LOSS SUMMARY

Policy Term	Company	No. of Claims	Paid	Reserved	Total		
					Third-Party Recovery	Incurred	Premium
12/31/15 - 1/1/18	IPRF	1	\$ -	\$ -	\$ -	\$ -	\$ 45,380
12/31/15 - 16	IML	1	\$ -	\$ -	\$ -	\$ -	\$ 58,259
12/31/14 - 15	IML	5	\$ 1,074	\$ -	\$ -	\$ 1,074	\$ 54,291
12/31/13 - 14	IML	2	\$ 4,803	\$ -	\$ -	\$ 4,803	\$ 50,738
12/31/12 - 13	IML	3	\$ 31,912	\$ -	\$ -	\$ 31,912	\$ 47,197
			\$ 37,789	\$ -	\$ -	\$ 37,789	\$ 255,865

LOSS RATIOS

Policy Year	Total Incurred	Premium	Ratio
12/31/15 - 1/1/18	\$ -	\$ 45,380	0%
12/31/15 - 16	\$ -	\$ 58,259	0%
12/31/14 - 15	\$ -	\$ 54,291	0%
12/31/13 - 14	\$ 4,083	\$ 50,738	8%
12/31/12 - 13	\$ 31,912	\$ 47,197	68%
	\$ 35,995	\$ 255,865	14%

Line of Coverage Commercial Property Coverage

INSURANCE COMPANY:	Illinois Counties Risk Management Trust
A.M. BEST RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018
Total Insured Value:	\$37,304,333
Limits:	
Building Value	\$36,633,133
Business Personal Property	\$671,200
Flood (Non-zone A & V)	\$5,000,000/\$250,000,000 Program Aggregate
Earthquake	\$5,000,000/\$250,000,000 Program Aggregate
Equipment Breakdown	\$37,304,233
Business Income/Extra Expense Inc. Limits	\$1,000,000
Course of Construction (Builders Risk)	\$1,000,000
Deductible:	
Building & Contents	\$5,000
Flood	\$50,000 of damaged location or higher if selected
Earthquake	\$50,000 or 2%; whichever is greater
Business Income	24 Hours
Mobile Equipment	\$1,000
Mobile Equipment	
EDP Equipment/Media	\$15,000
Cameras, Radios, Communication Equip.	\$87,990
Mobile Equip. greater than \$10,000 per item	\$517,277
Mobile Equip. less than \$10,000 per item	\$227,529

Please note LIMITS OF INSURANCE: In no event shall liability in any one occurrence for any one Building, and one Structure or Business Personal Property at any one location exceed 125% of the individually stated value for such property as shown in the latest Statement of Values or other documentation on file with the Trust, nor shall liability exceed any specific Limit of Insurance applying to any Insured, Loss, coverage or location(s).

Statement of Values

Note: All coverages and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer.

COMMERCIAL/RESIDENTAL PROPERTIES

Loc.

#	Address	Address Description	Department	Building/ Contents Type	Occupancy	Building Value	Contents Value	Property In The Open	Total Value
112 Railroad Street	CABOOSE	Admin	FR/RC	Outdoor Prop	\$ 18,000	\$ -	\$ 4,400	\$ 22,400	
118 Barrington Ave	CHAMBERS ANNEX	Admin	RC/RC	Office	\$ 110,000	\$ 7,200		\$ 117,200	
181 Water Street	NORTH FOOTBRIDGE	Admin	FR	Outdoor Prop	\$ 525,000	\$ -		\$ 525,000	
611 E. Main St.	Vacant Condos (3)	Admin	ACV	Vacant Condo - 3 Units	\$ 1,788,433	\$ -		\$ 1,788,433	
120 Barrington Ave	VILLAGE HALL	Admin	RC/RC	Village Hall	\$ 1,087,000	\$ 191,000	\$ 6,900	\$ 1,284,900	
115 E Third Street	NEW POLICE STATION	Police	RC	Police Station	\$ 3,105,500	\$ 86,000		\$ 3,191,500	
115 E Third Street	POLICE GARAGE REAR	Police	RC/RC	Utility	\$ 127,300	\$ 68,000		\$ 195,300	
115 E Third Street	Generator	Police	RC/RC	Utility	\$ -	\$ -	\$ 99,600	\$ 99,600	
115 E Third Street	Special Events Garage	Police	RC/RC	Utility	\$ 23,600	\$ 5,000		\$ 28,600	
319 N River Street	DEPOT	Public Works	RC/RC	Depot	\$ 223,400	\$ 20,000	\$ 4,400	\$ 247,800	
116 Fox River Drive	Public Works Garage	Public Works	RC/RC	Utility	\$ 154,800	\$ 29,000		\$ 183,800	
446 Elgin Ave	Public Works Garage	Public Works	RC/RC	Utility	\$ 628,300	\$ 203,000	\$ 34,700	\$ 866,000	
446 Elgin Ave	Sludge Handling Bldg - WWTP	Sewer	RC	Water Plant	\$ 4,507,000	\$ 20,000	\$ -	\$ 4,527,000	
446 Elgin Ave	Pump Station - WWTP	Sewer	RC	Water Plant	\$ 559,000	\$ -	\$ -	\$ 559,000	
446 Elgin Ave	Gravity Thickener Bldg - WWTP	Sewer	RC	Water Plant	\$ 95,200	\$ -	\$ -	\$ 95,200	
446 Elgin Ave	Generator	Sewer	RC	Water Plant			\$ 125,000	\$ 125,000	
446 Elgin Ave	Salt Shed	Public Works	RC	Utility	\$ 129,500	\$ -		\$ 129,500	
Hill Street	Lift Station	Sewer	RC/RC	Outdoor Prop	\$ 163,000	\$ -	\$ 600	\$ 163,600	
Prairie Lakes Road	Lift Station	Sewer	RC	Outdoor Prop	\$ 159,200	\$ -	\$ 2,500	\$ 161,700	
Richardson Road	Lift Station	Sewer	RC/RC	Outdoor Prop	\$ 163,100	\$ -	\$ 2,500	\$ 165,600	
Rt 25 & Milk Pail	Lift Station	Sewer	RC/RC	Outdoor Prop	\$ 172,600	\$ -	\$ 2,500	\$ 175,100	
401 Elgin Ave.	Wastewater Treatment Plant	Sewer	RC/RC	Sewer Plant	\$ 14,242,100	\$ 37,000		\$ 14,279,100	

COMMERCIAL/RESIDENTAL PROPERTIES

Loc.

#	Address	Address Description	Department	Building/ Contents Type	Value	Occupancy	Building Value	Contents Value	Property In The Open	Total Value
408 Barrington		House	Water	RC		House	\$ 254,400	\$ -	\$	254,400
408 Barrington		Reservoir	Water	RC/RC		Outdoor Prop	\$ 296,100	\$ -	\$	296,100
Barrington Ave		Standpipe	Water	RC/RC		Outdoor Prop	\$ 247,000	\$ -	\$	247,000
790 Dundee Ave		Water Tower	Water	RC/RC		Outdoor Prop	\$ 1,575,000	\$ 39,700	\$	1,614,700
Prairie Lakes Road		Water Tower	Water	RC		Outdoor Prop	\$ 1,601,000	\$ -	\$	1,601,000
225 Prairie Lakes Road		Water Treatment Plant	Water	ACV		Water Plant	\$ 4,000,000	\$ 5,000	\$	4,005,000
225 Prairie Lakes Road		Generator	Water	RC		Outdoor Prop			\$ 54,000	\$ 54,000
Barrington Ave		Well House	Water	RC/RC		Outdoor Prop	\$ 155,300	\$ -	\$	155,300
South Kennedy Drive		Well House	Water	RC/RC		Outdoor Prop	\$ 145,500	\$ -	\$	145,500
							\$ 36,256,333	\$ 710,900	\$ 337,100	\$ 37,304,333

Client signature _____

Date _____

Line of Coverage

Commercial General Liability Coverage

INSURANCE COMPANY:	Illinois Counties Risk Management Trust
A.M. BEST RATING:	N/A
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018
Coverage Form:	Occurrence
Limits:	
General Aggregate	\$3,000,000
Products & Completed Operations Aggregate	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Medical Expense	\$1,000
Employee Benefits Per Employee	\$1,000,000
Employee Benefits Aggregate	\$1,000,000
Retroactive Date	01/01/2017
EBL is on a Claims Made Form*	
Sub-Limits:	
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$100,000
Annual Aggregate	\$100,000
Retroactive Date	01/01/2017
Deductible: \$2,500	

Line of Coverage Commercial Auto Coverage

INSURANCE COMPANY:	Illinois Counties Risk Management Trust
A.M. BEST RATING:	N/A
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018
Limits:	
Combined Bodily Injury & Property Damage	\$1,000,000
Uninsured/Underinsured Motorist	\$100,000
Medical Expense	\$5,000 Each person/\$25,000 Each occurrence
Hired & Non-Owned Auto Liability	Included
Deductible:	
Comprehensive	\$1,000
Collision	\$1,000
Liability	\$0
Auto Physical Damage	
Total Scheduled Value	\$1,181,303
Total Agreed Value	\$0
Number of Vehicles	36
Premium:	Included

Vehicle Schedule

Note: All coverages and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer.

Agy Veh#	Year	Make	Model	VIN	Body Type	Cost New	Client Veh#	Department
1	2016	Steel	Trailer	169511		\$ 5,550		Building Official
2	2014	Teske	Trailer	76578		\$ 550		Comm. Development
3	2008	Chevrolet	Impala #34	258912		\$ 18,995		Police
4	2009	Ford	Expedition #38	A02434		\$ 32,325		Police
5	2013	Ford	Taurus #37	162515		\$ 24,417		Police
6	2013	Ford	Taurus #31	162514		\$ 24,417		Police
7	2014	Ford	Explorer #36	A75785		\$ 24,980		Police
8	2014	Ford	Taurus #32	125859		\$ 23,645		Police
9	2015	Ford	Explorer #39	A41565		\$ 26,390		Police
10	2015	Ford	Explorer #33	A41566		\$ 26,390		Police
11	2016	Ford	Explorer #35	A63805		\$ 26,715		Police
12	2017	Ford	Explorer	A36007		\$ 28,243		Police
13	2000	Chevrolet	Pickup Truck #13	117537		\$ 13,743		Sewer
14	2006	Ford	Truck #14	D01748		\$ 41,551		Sewer
15	2015	American	Trailer-Camera Crawler	48780		\$ 6,644		PW
16	1991	Classic	Utility Trailer- 3400 #54	15397		\$ 832		PW
17	2005	Ford	Crown Victoria #32	176071		\$ 16,350		PW
18	1991	Ford	Dump Truck #32	A01422		\$ 10,010		Street
19	1995	Ford	Dump Truck #34	A33013		\$ 23,056		Street
20	1999	Ford	Pickup Truck #1	C21081		\$ 9,922		Street
21	1999	Cronkhite	Trailer #55	101700		\$ 1,863		Street
22	2005	International	Dump Truck #1	132613		\$ 83,816		Street
23	2008	Ford	Explorer Sports Trac #23	A81433		\$ 22,965		Street
24	2011	Ford	Crown Victoria #33	2FABP7BVG BX102001		\$ 21,586		Street
25	2013	Econoline	Trailer- Tiltbed	118		\$ 11,875		PW
26	2009	Chevrolet	Truck- Silverado	146165		\$ 20,850		Water
27	2014	International	Dump Truck- 7400	667760		\$ 185,235		PW
28	2014	Ford	Truck - F550	B14065		\$ 53,556		Street/Sewer/Water
29	2009	Ford	Dump Truck #29	A84804		\$ 53,566		Water
30	1999	Ford	Pickup Truck #25	A34168		\$ 13,850		Water
31	2000	Dodge	Pickup Truck #27	745475		\$ 10,608		Water
32	2002	Ford	Truck #28	A32586		\$ 33,090		Water
33	2001	Ford	Truck #06 - 1	A33688		\$ 27,768		Water
34	2010	Ford	Pickup Truck - F250 #20	A85858		\$ 25,000		Water
35	2014	Ford	Truck - F550 SD	A26627		\$ 41,002		Water
36	2014	Elgin Pelican	Street Sweeper	P30356		\$ 189,948		Street
						\$ 1,181,303		

Line of Coverage
Crime Coverage

INSURANCE COMPANY:	Illinois Counties Risk Management Trust
A.M. BEST RATING:	N/A
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018
Crime Coverage Form:	Limits:
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000
Deductible	\$1,000
Premium:	Included

Line of Coverage Cyber Liability Coverage

INSURANCE COMPANY:	BCS Insurance Company
A.M. BEST RATING:	A- IX
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018
COVERAGE	
Privacy Liability (including Employee Privacy)	\$1,000,000
Privacy Regulatory Claims Coverage	\$1,000,000
Security Breach Response Coverage	\$1,000,000
Security Liability	\$1,000,000
Multimedia Liability	\$1,000,000
Cyber Extortion	\$1,000,000
Business Income and Digital Asset Restoration	\$1,000,000
PCI DSS Assessment	\$1,000,000
Retention (including Claims Expenses)	\$5,000
Business Income Deductible	24 Hour Waiting Period
Premium:	Included

Line of Coverage
Excess Liability Coverage

INSURANCE COMPANY:	Illinois Counties Risk Management Trust
A.M. BEST RATING:	N/A
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018
Limits:	
Each Occurrence	\$7,000,000
General Aggregate	\$7,000,000
Defense Inside/Outside the Limit:	Inside
Underlying Coverages & Limits:	
General Liability	\$1,000,000
Law Enforcement	\$1,000,000
Automobile Liability	\$1,000,000
Public Officials (Claims Made)	\$1,000,000
Self-Insured Retention / Deductible:	None
Premium:	Included

Line of Coverage
Workers' Compensation Coverage

INSURANCE COMPANY:	Illinois Public Risk Fund
A.M. BEST RATING:	N/A
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Non-Admitted
POLICY/COVERAGE TERM:	1/1/2018 to 1/1/2019
 Coverage:	
Workers Compensation	Statutory
Employers Liability Limit:	
Each Accident	\$3,000,000
Disease – Each Employee	\$3,000,000
Disease – Policy Limit	\$3,000,000

State	Class Code	Description	Payroll	Rate	Premium
IL	5506	Street Maintenance	\$164,892	6.287	\$10,367
IL	7520	Waterworks	\$116,767	2.482	\$2,899
IL	7580	Sewage Disposal	\$201,199	2.071	\$4,166
IL	7720	Policeman	\$1,333,762	1.763	\$23,517
IL	8810	Clerical	\$858,135	0.099	\$846

Total Estimated Payroll:	\$2,674,755
Subtotal:	\$41,795
3% Administrative Fee:	\$1,254
TOTAL:	\$43,049

WORKERS' COMPENSATION PREMIUM BASIS

Note: All coverages and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer.

State	Classification	Class Code	Expiring 12/31/16 -12/1/17 Payrolls	Renewal 12/1/17-18 Payrolls	Expiring 12/31/16 -12/1/17 Rates	Renewal 12/1/17-18 Rates	Expiring 12/31/16 -12/1/17 Premium	Renewal 12/1/17-18 Premium	
	Street Maintenance	5506	\$ 160,089	\$ 164,892	6.394	6.287	\$ 10,236	\$ 10,367	
	Waterworks	7520	\$ 113,366	\$ 116,767	2.928	2.482	\$ 3,319	\$ 2,899	
	Sewage	7580	\$ 195,339	\$ 201,199	2.484	2.071	\$ 4,852	\$ 4,166	
	Policemen	7720	\$ 1,294,915	\$ 1,333,762	1.905	1.763	\$ 24,668	\$ 23,517	
	Clerical	8810	\$ 833,141	\$ 858,135	0.118	0.099	\$ 983	\$ 846	
			\$ 2,596,850	\$ 2,674,755			\$ 44,058	\$ 41,795	
						Administrative Fee	\$ 1,322	\$ 1,254	
TOTAL								\$ 45,380	\$ 43,049
						Safety Grant	\$ 500	\$ 577	

Line of Coverage

Law Enforcement Liability

INSURANCE COMPANY:	Illinois Counties Risk Management
A.M. BEST RATING:	N/A
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018

Law Enforcement Liability Coverage

Each Occurrence	\$1,000,000
Annual Aggregate	\$3,000,000

Deductible:	\$2,500
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Coverages Include

- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Jails/Holding Cells
- Good Samaritan
- Commandeered Autos

Line of Coverage

Public Officials Liability including Employment Practices Liability

INSURANCE COMPANY:	Illinois Counties Risk Management
A.M. BEST RATING:	N/A
STANDARD & POOR'S RATING:	N/A
STATE COVERED STATUS:	Admitted
POLICY/COVERAGE TERM:	12/1/2017 to 12/1/2018
Public Officials Liability Coverage	
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date	01/01/2017
Employment Practices Liability Coverage	
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date	01/01/2017
Deductible:	\$2,500
Coverages Include but not limited to:	
<ul style="list-style-type: none">• Sexual Harassment• Discrimination• Wrongful Termination• FOIA/Open Meetings Act• Attorney's Professional	
Premium:	Included in Total Premium

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform.

Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To

learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Claims Made Policy (D&O/EPL):

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Certificates / Evidence of Insurance

- A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.
- You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.
- In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.
- By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:
 - Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
 - Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
 - There may be conflicts in defense when your insurer has to defend both you and the additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that are not included in this proposal, but are optional and may be available with further underwriting information.

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here or are unique to your organization.

- Crime / Fidelity Insurance
- Directors & Officers Liability
- Earthquake Insurance
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Flood Insurance
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Medical Malpractice Liability
- Network Security / Privacy Liability and Internet Media Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers' Compensation
- Workplace Violence

Glossary of Insurance Terms

Below are a couple of links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

Village of East Dundee

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Commercial Property	<input type="checkbox"/>
Equipment Breakdown	<input type="checkbox"/>
Crime	<input type="checkbox"/>
Commercial General Liability	<input type="checkbox"/>
Commercial Auto	<input type="checkbox"/>
Workers' Compensation	<input type="checkbox"/>
Umbrella / Excess Liability	<input type="checkbox"/>
Law Enforcement Liability	<input type="checkbox"/>
Public Officials/Employment Practices Liability	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal

Signature

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*