

ORDINANCE NO. 1797-17

AN ORDINANCE AUTHORIZING THE CHIEF OPERATING OFFICER TO ENTER INTO AN AGREEMENT WITH ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES

BE IT ORDAINED by the Mayor and Board of Trustees of the Village of Hawthorn Woods, Illinois, that the Chief Operating Officer be, and the same is, hereby authorized and directed to enter into an Agreement between the Village of Hawthorn Woods, a municipal corporation located in Lake County, Illinois and Arthur J. Gallagher Risk Management Services, in substantially the form attached hereto as Exhibit "A", and, by this reference, made a part hereof, with such changes as are approved by the Mayor and Village Attorney.

BE IT ORDAINED by the Mayor and Board of Trustees of the Village of Hawthorn Woods, Lake County, Illinois, that the Chief Operating Officer is authorized to expend funds for the purchase of property, casualty and workers compensation insurance coverage from Underwriters at Lloyd's, London, Citizens Insurance Company and Illinois Public Risk Fund for the period January 1, 2018 to December 31, 2018 in an amount not to exceed \$166,595 as outlined in the attached Proposal of Insurance, a copy of which is attached hereto as Exhibit "A", and, by this reference, made a part hereof, with such changes as are approved by the Mayor and the Village Attorney.

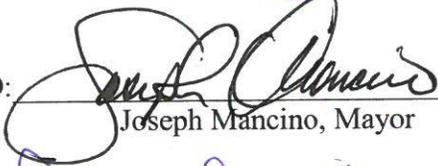
The foregoing Ordinance was adopted by the Village Board of the Village of Hawthorn

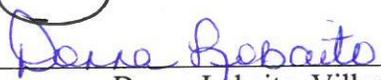
Woods, Illinois on December 13, 2017:

AYES: Kaiser, Besik, Riese, Corrigan, DiMaggio, David

NAYS: 0

ABSENT AND NOT VOTING: 0

APPROVED: 
Joseph Mancino, Mayor

ATTEST: 
Donna Lobaito, Village Clerk

ADOPTED: December 13, 2017

APPROVED: December 13, 2017

Village of Hawthorn Woods

2 Lagoon Drive
Hawthorn Woods, IL 60047

Proposal of Insurance

Presented: November 9, 2017

Effective: December 31, 2017

PUBLIC SECTOR PRACTICE



Arthur J. Gallagher & Co.

Marcus Henthorn CLCS
Area Vice President
Arthur J. Gallagher Risk Management Services, Inc.
Public Sector
2850 Golf Road
Rolling Meadows, IL 60008
Marcus_Henthorn@ajg.com
www.ajg.com

Village of Hawthorn Woods

Executive Summary

Kristin,

Gallagher appreciates the opportunity to present our proposal. We look forward to continuing our partnership in the future as we continue to provide risk management services for the Village of Hawthorn Woods.

As you have seen in years past, the Village of Hawthorn Woods directly benefits from utilizing our collective knowledge and experience of serving as broker to many Public and Governmental Entities. This is especially true with our current renewal, which proved to be more difficult as the markets start to change. For the first time in 10 years, we had a hurricane make landfall, and multiple followed. These catastrophic events will begin to change and shape and new insurance marketplace, but at Gallagher we are prepared to handle these events. Nationally, we provide services to over 5,000 schools, municipalities, and counties encompassing over 500,000 employees and \$300,000,000,000 in property values, which we leverage this volume to provide Hawthorn Woods the best possible renewal in the market place, which is evident based on our pre renewal discussions and negotiations we spoke about over the phone.

Having marketed the business just recently, we elected to stay with the incumbent carrier, Brit Insurance for property casualty, who provided significant savings and coverage enhancements in years past. We also stayed with IPRF for workers compensation. Below is a summary of exposures changes, which had increased fairly significantly, but despite an increase in exposures, your premiums actually came down.

Coverage	2016-2017	2017-2018	% Change
Total Values	\$14,849,383	\$14,863,588	.0009%
# Autos	29	29	0%
Payrolls	2,850,500	3,072,000	7.2%
Contractors Equipment	\$1,050,466	\$1,115,466	6.19%

In the following pages, we will demonstrate what makes our company the best fit for your insurance placement and risk management needs. Thank you again for allowing us to be your partner in this placement

Marcus Henthorn

Wednesday, November 08, 2017

Village of Hawthorn Woods

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Village of Hawthorn Woods

Our Team and Commitment

Village of Hawthorn Woods

Service Team

Marcus Henthorn has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Marcus Henthorn, CLCS Area Vice President	630-694-5152	Marcus_Henthorn@ajg.com	Producer
Deb Canning Client Service Manager	630-647-3102	Deb_Canning@ajg.com	Client Service Manager
Kate Osterheld Client Service Associate	630-694-5462	Kate_Osterheld@ajg.com	Client Service Associate

Arthur J. Gallagher Risk Management Services, Inc.
Main Office Phone Number: (630) 773-3800

Service Commitment

Account Service

At Arthur J. Gallagher & Co., our goal is to provide you with an exceptional insurance and risk management program delivered by a world class service organization. Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible.

Renewals

We use a standard Renewal Timeline and start early to make sure your needs are met and we are able to offer you the most comprehensive and competitively priced insurance program. At each renewal, we will meet with you to establish a renewal game plan, determine how many markets should be approached, discuss pricing in the insurance marketplace, and identify what specific needs must be addressed. We will then approach markets that we feel will offer the best alternatives. These alternatives will be presented at renewal as an option, even if we feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, our integrity and influence in the marketplace have resulted in excellent relationships with our markets. These factors are especially important to consider as the insurance needs of your organization become more complex and require more sophisticated solutions.

Acquisitions

On request, we will perform an insurance due-diligence review on all products and acquisitions.

Profit Center Premium Allocations

We will provide premium breakdown by entities and/or location schedule.

Automobile Identification Cards

ID cards will be issued upon binding of coverage.

Phone Calls

Village of Hawthorn Woods

Service Commitment (Cont.)

Phone calls will be returned within one working day of receipt.

Certificates of Insurance

Certificates of Insurance will be issued within one working day of request.

Quarterly Account Review

Quarterly account reviews will include review of claims, exposures, audits, and service.

Claims

Claims will be reported to the company within two working days of receipt, and acknowledgment of receipt will be sent to you. We will follow up with the carrier within ten working days after receipt of a claim. Monthly claim reports will be provided if requested.

Loss Control

We will coordinate all loss control activities between you and the carrier. We recommend that service be provided on a quarterly basis.

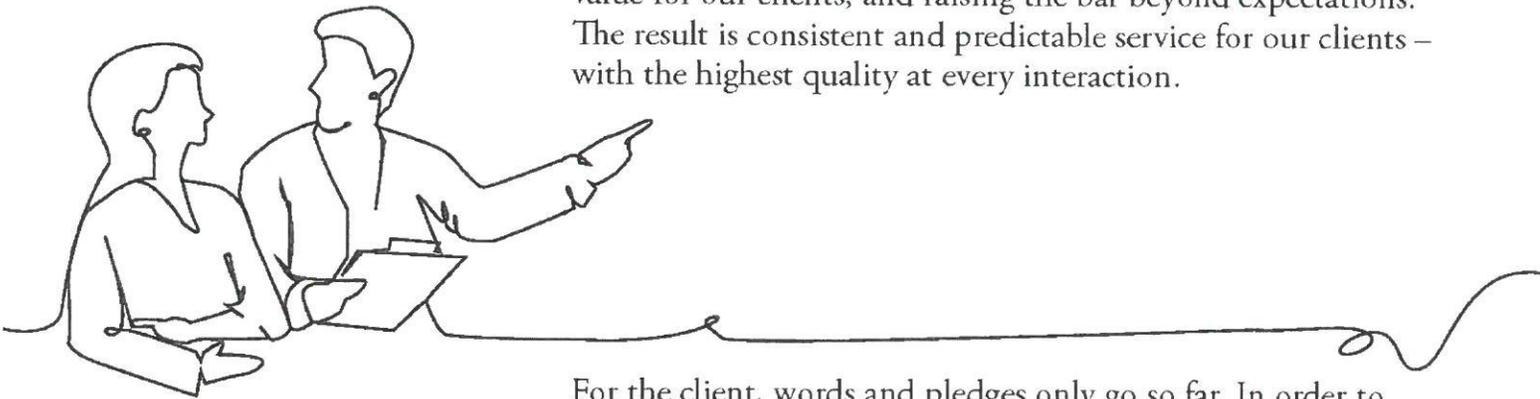


Our Service Commitment

Our clients repeatedly tell us the most important thing that we can do as their broker is to protect their assets while providing a comprehensive and tailored insurance program with the most competitive terms. We also know that a critical component of every customer experience is receiving an accurate and timely response to their day to day business needs and challenges.

At Arthur J. Gallagher and Co. our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class service organization.

We're on a journey to set a new standard for service within our industry – utilizing innovative technology and tools that create value for our clients, and raising the bar beyond expectations. The result is consistent and predictable service for our clients – with the highest quality at every interaction.



For the client, words and pledges only go so far. In order to deliver on our promise, Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible:

- **Clients get what they need, when they need it** – as a result of managing our work more effectively, your needs and requests are addressed promptly and professionally at all times
- **Our service team is able to focus on you**, and the solutions needed to support your unique business needs
- **We proactively manage your renewal cycle**, delivering a predictable timeline that creates time for thorough decision-making
- **You play a role in this too** – we're asking for more information ahead, so that you receive the best outcome, every time

Village of Hawthorn Woods

Your Program

Village of Hawthorn Woods

Named Insured

Named Insured	Property	Including Law Enforcement Liability, Public Officials Liability and Employment	Automobile	Umbrella	Crime	Workers Compensation	Accidental D&D
Village of Hawthorn Woods	X	X	X	X	X	X	X

Note: Any entity not named in this proposal may not be an insured entity. This may include partnerships and joint ventures.

Village of Hawthorn Woods

Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Underwriters at Lloyd's, London	Property Including Inland Marine, General Liability Including Law Enforcement Liability, Public Officials Liability and Employment Practices Liability	Recommended Quote	\$46,861
Underwriters at Lloyd's London	Automobile	Recommended Quote	\$20,244
Underwriters at Lloyd's London	Umbrella	Recommended Quote	\$10,328
Hanover Insurance Company	Crime Crime without Social Engineering	Recommended Quote Option II	\$1,497 \$1,426
Illinois Public Risk Fund	Workers Comp	Recommended Quote	\$67,968
BCS Insurance Company	Cyber Liability Cyber Deception Option	Recommended Quote Cyber Deception Option II	\$2,048 \$450
Starr Indemnity & Liability Company	Accidental Death and Dismemberment	Recommended Quote Option II	\$1,250 \$1,079

TRIA Included in the above noted premiums.

Village of Hawthorn Woods

Location Schedule

LINE OF COVERAGE	LOC#/BLDG#	LOCATION ADDRESS
Property	1/1-3	2 Lagoon Dr, 60047
	2/1	Outdoor Property, 60047
	3/1-4	27 Acorn Dr., 60047
	4/1-6	42 Park View Ln, 60047
	5/1-4	8 Copperfield Dr., 60047
	6/1-2	9 Heather Lane, 60047
	7/1-12	436 Heritage Oaks, 60047
	8/1-5	19 N. Highview Circle, 60047
	9/1-3	Magnolia Parkway, 60047
	10/1-2	Elm St. & Juel Cir, 60047
	11/1-17	35 Old McHenry Rd, 60047
	12/1-2	Krueger and Midlothian Road, 60047
	13/1	1 Hubbard Lane, 60047
	14/1-9	94 Midlothian, 60047
	15/1	Community Park, 60047
	16/1	Briarwoods Park, 60047
General Liability	1/1	2 Lagoon Dr Hawthorn Woods, IL 60047-9061
	2/1-2	27 Acorn Dr Hawthorn Woods, IL 60047-7408
	3/1-4	42 Park View Ln Hawthorn Woods, IL 60047-8972
	4/1-2	8 Copperfield Dr Hawthorn Woods, IL 60047-7549
	5/1	9 Heather Ln Hawthorn Woods, IL 60047-1603
	6/1-12	436 Heritage Oaks Hawthorn Woods, IL 60047
	7/1-4	19 N Highview CIR Hawthorn Woods, IL 60047-8052
	8/1-3	Mangolia Parkway Hawthorn Woods, IL 60047
	9/1	ELM St. & Juel CIR Hawthorn Woods, IL 60047
	10/1	35 Old Mchenry Rd Hawthorn Woods, IL 60047-6610
	11/1	94 Midlothian Rd Hawthorn Woods, IL 60047-6829
	12/1	94 Midlothian Rd Hawthorn Woods, IL 60047-6829

Village of Hawthorn Woods

Location Schedule (Cont.)

	13/1	1 Hubbard Ln Hawthorn Woods, IL 60047-8923
	14/1-3	Old Mchenry Road Hawthorn Woods, IL 60047

Village of Hawthorn Woods

Program Details

Coverage: Property Including Inland Marine
Carrier: Underwriters at Lloyd's, London
Policy Period: 12/31/2017 to 12/31/2018

The following is a general summary of the Insuring Agreement. Refer to actual policy form for complete terms and conditions.

Coinsurance or Agreed Amount:

DESCRIPTION	AGREED AMOUNT	COINSURANCE %
Applies	Yes	N/A

Coverage:

SUBJECT OF INSURANCE	AMOUNT
Buildings and Personal Property	\$14,863,588
All coverages listed below apply per occurrence	
Equipment Breakdown	Included
Contractor's Equipment	\$1,115,466
Contractor's Equipment - Unscheduled	\$50,000
Contractor's Equipment - Unscheduled -Maximum per any one item	\$2,500
Earthquake - Excludes New Madrid Region	\$5,000,000
Flood - 100 and 500 year flood plains, as defined by FEMA, are excluded	\$5,000,000

COVERAGE	AMOUNT
Buildings and Personal Property	\$1,000
Equipment Breakdown	\$1,000
Contractor's Equipment	\$500
Contractor's Equipment - Unscheduled	\$500
Earthquake - Excludes New Madrid Region	\$25,000
Flood - 100 and 500 year flood plains, as defined by FEMA, are excluded	\$25,000
Employee Dishonesty	\$250
Emergency Portable Equipment – Scheduled	\$500
Emergency Portable Equipment – Unscheduled	\$500
Lock Replacement	\$50
Equipment Breakdown	
Expediting Expense	\$1,000
Hazardous Substance	\$1,000
Perishable Stock (includes spoilage and contamination)	\$1,000

Village of Hawthorn Woods

Program Details (Cont.)

COVERAGE	AMOUNT
Data Restoration	\$1,000
Service Interruption	\$1,000
*Deductible Exceptions:	
Motors, pumps and deep well pump units	\$10.00 Per Horsepower, \$2,500 Minimum
ICE (Internal Combustine Engines)/Generators	\$30.00 Per KW, \$2,500 Minimum

DESCRIPTION	AMOUNT
All coverages listed below apply per occurrence	
Automated External Defibrillator	\$5,000
Collapse	Limit Extended
Commandeered Property of Others (Other than Automobiles)	\$250,000
Crime Reward – Excluding Arson	\$25,000
Debris Removal of Covered Property	25% of loss + \$25,000 Per Location
Emergency Evacuation Expense	\$25,000
Emergency Real Estate Consulting Fee	\$5,000
Employee Dishonesty	\$50,000
Exterior Building Glass	Included
Fire Department Service Charge	\$25,000
“Fungus”, Wet Rot, Dry Rot and Bacteria – Limited Coverage	\$15,000
Inventory and Appraisal Cost for Claim Preparation	\$10,000
Lease Cancellation Moving Expenses	\$2,500
Money and Securities	\$25,000
Pollutant Clean Up and Removal	\$25,000
Preservation of Property	Included
State Forest Fire Expense	\$25,000
Temporary Meeting Space	\$1,000
Water Damage, Other Liquid, Powder or Molten Material Damage	Included
Coverage Extensions	
Accounts Receivable - Per Occurrence on premises/off premises	\$250,000/\$50,000
Animals and Canines - Per Animal and Per Occurrence	\$1,500/\$10,000
Appurtenant Buildings or Structures	\$10,000
Arson Reward	\$25,000
Building Ordinance or Law Coverage - Coverage A (Undamaged)	Included
Building Ordinance or Law Coverage - Coverage B (Demolition) and Coverage C (Increased Cost of Construction)	\$350,000

Village of Hawthorn Woods

Program Details (Cont.)

DESCRIPTION	AMOUNT
Business Income	\$100,000
Extra Expense	\$500,000
Business Income - Loss of Tax Revenue	\$100,000
Change in Temperature, Electrical Damage and Off-Premises Utility Services – Direct Damage	\$50,000
Change in Temperature, Electrical Damage and Off-Premises Utility Services – Communication Towers	\$100,000
Change in Temperature, Electrical Damage and Off-Premises Utility Services – Contractors' Equipment- Non-Owned - Per Item and Per Occurrence Limit	\$75,000 per item / \$250,000 per occurrence
Emergency Portable Equipment – Scheduled	\$209,740
Emergency Portable Equipment – Unscheduled	\$25,000
Employees' Tools – Per Employee and Per Occurrence Limit	\$500/\$1,500
Fair or Exhibitions	\$50,000
Fine Arts – Per Item and Per Occurrence Limit	\$5,000/\$100,000
Fire Equipment Recharge	\$25,000
Footbridges and Appurtenant Structures	\$25,000
Foundations of Machinery, Swimming Pools and Underground Pipes	Limit Extended
Golf Course Greens – Limited Perils	\$100,000
Lock Replacement	\$25,000
Newly Acquired or Constructed Property – Each Building Limit/Contents Limit	\$1,000,000 each building/ \$500,000 contents
Non-owned Detached Trailers	\$5,000
Outdoor Property	\$25,000
Paved Surfaces	\$100,000
Personal Computers, Communication Equipment, EDP Equipment, Electronic Data or Media – Per Occurrence and Away from Premises	\$250,000/\$10,000
Personal Effects - Per Person/Each Location and Occurrence Limit	\$25,000 per person/each location \$50,000 occurrence limit
Personal Property Off-Premises or in Transit	\$100,000
Recertification Expense	\$5,000
Rental Expense – Contractor's Equipment	\$10,000
Retaining Walls	\$10,000
Sign Coverage	\$25,000
Spoilage - See Utility Service Direct Damage	\$25,000
Surface Water (Locations situated in a 100 or 500 year flood plain are excluded)	\$25,000
Theft Damage to Non-Owned Buildings	\$50,000
Underground Sprinkler Systems	Included
Underground Water Seepage - Per Premise	\$10,000
Unnamed Locations	\$250,000

Village of Hawthorn Woods

Program Details (Cont.)

DESCRIPTION	AMOUNT
Valuable Papers and Records – Cost of Research (Other than Electronic Data) On Premises Limit and Away from Premises Limit	\$250,000/\$50,000
Unless otherwise shown in an Equipment Breakdown Coverage Schedule, the following coverages also apply to the direct result of an "accident." These coverages do not provide additional amounts of insurance	
Expediting Expense	\$250,000
Hazardous Substance	\$250,000
Perishable Stock (includes spoilage and contamination)	\$250,000
Data Restoration	\$250,000
Service Interruption	no sublimit but 24 hour delay

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost/Agreed Amount	Applies

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	Including Theft

Endorsements include, but are not limited to:

DESCRIPTION
Coverage Forms for Underwriters for Lloyd's of London - MUNI-BISI-PF-002 (12-11)

Exclusions include, but are not limited to:

DESCRIPTION
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure
Fireworks are excluded until underwritten and approved

Binding Requirements:

DESCRIPTION
Subject to Receipt of a Currently Signed, Original Application and Signed Statement of Values Prior to Inception Date
Subject to Signed TRIA Form
Subject to Signed Copy of the Contract with the Pyrotechnic and Complete our Loss Control Questionnaire. Please Forward This Information at Least 30 Days Prior to the Event

Village of Hawthorn Woods

Program Details (Cont.)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Buildings and Personal Property Total Insured Values - \$14,863,588
Premium \$46,181 plus \$493 Property TRIA / \$187 GL TRIA) shown under Property is Combined for (General Liability, Property including Inland Marine, Law Enforcement Liability, Public Officials Liability, Employment Practices Liability)
<p>Property, equipment breakdown, inland marine and crime</p> <ul style="list-style-type: none"> • Property coverage valuation is replacement cost/agreed value waiving co-insurance penalties • Over 50 additional coverages and coverage extensions • Contractors equipment covered in property form at replacement cost - automatic coverage for non-owned contractor's equipment up to \$250,000 • Business Income and Extra Expense – Including Alterations and Newly Acquired or Constructed Property, Loss of Tax Revenue, Interruption of Computer Operations, Civil Authority, BI & EE for "Dependent Properties" and Extended Business Income. • Golf Course Greens covered automatically at \$100,000 with additional limits and extended coverage available • Surface water coverage at \$25,000 when flood coverage is not purchased • Animals and Canines covered up to \$10,000 per occurrence • Equipment breakdown reinsured through Hartford Steam Boiler/Munich Re for superior service and on time inspections • Equipment breakdown limit is included in the blanket property limit and includes direct damage, loss of income and extra expense, mechanical breakdown to heating/cooling, refrigeration including compressors, pumps, fans, boilers and pressure vessels. Also covers electrical failure to panels, motors, emergency generators and business equipment such as fax machines, copiers, telephone systems and alarm systems, and computers controlling covered equipment. • Crime coverage included for blanket employee dishonesty and money and securities with additional coverages and limits available
Coverage is provided on a blanket limit basis and applies to the properties listed on the Statement of Values on file with the company. All coverages listed apply per occurrence.
If not already provided, please advise the date of updates to roofing, plumbing, heating and electrical systems for all buildings over 35 years old.
No cover given. All requests to bind coverage must be made in writing.
Village Hall / Police Station and Public Works building appear to be undervalued based on Carrier Valuation Reports. Please advise if you would like values increased for renewal term.

Premium	\$46,181.00
ESTIMATED PROGRAM COST	\$46,181.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$493.00

Subject to Audit: N/A

Village of Hawthorn Woods

Program Details (Cont.)

Statement of Values:

Loc#/Bldg#	Location Address	Insured's Occupancy Description	Buildings	Contents	Adj TIV
1/1	2 Lagoon Dr, 60047	Village Hall/Police Station	\$3,499,267	\$270,504	\$3,769,771
1/2	2 Lagoon Dr, 60047	Minolta Copier	\$0	\$10,404	\$10,404
1/3	2 Lagoon Dr, 60047	Computers/Printers/Network equip	\$0	\$104,040	\$104,040
2/1	Outdoor Property, 60047	Bike Racks	\$26,523	\$0	\$26,523
3/1	27 Acorn Dr., 60047	Brierwoods Park/Benches Tables	\$6,365	\$0	\$6,365
3/2	27 Acorn Dr., 60047	Brierwoods Park/Playground Equip	\$58,350	\$0	\$58,350
3/3	27 Acorn Dr., 60047	Brierwoods/Bridlewoods Parks/Playground Equip	\$68,959	\$0	\$68,959
3/4	27 Acorn Dr., 60047	Brierwoods/Bridlewoods Parks/benches, Grills, Tables	\$8,487	\$0	\$8,487
4/1	42 Park View Ln, 60047	Community Park - Fencing BB Field - West Field	\$26,523	\$0	\$26,523
4/2	42 Park View Ln, 60047	Community Park - Fencing BB Field - East Field	\$16,974	\$0	\$16,974
4/3	42 Park View Ln, 60047	Community Park - Picnic Tables/garbage cans/benches	\$9,548	\$0	\$9,548
4/4	42 Park View Ln, 60047	Community Park - Irrigation System	\$15,914	\$0	\$15,914
4/5	42 Park View Ln, 60047	Community Park - Playground Equip	\$106,090	\$0	\$106,090
5/1	8 Copperfield Dr., 60047	Copperfield Park - Benches	\$3,183	\$0	\$3,183
5/2	8 Copperfield Dr., 60047	Copperfield Park - Benches	\$2,122	\$0	\$2,122
5/3	8 Copperfield Dr., 60047	Copperfield Park - Playground Equip	\$31,827	\$0	\$31,827
5/4	8 Copperfield Dr., 60047	Gazebo	\$67,540	\$0	\$67,540
6/1	9 Heather Lane, 60047	Heather Highland Park - Benches	\$1,591	\$0	\$1,591
6/2	9 Heather Lane, 60047	Heather Highland Park - Playgoung equip	\$42,436	\$0	\$42,436
7/1	436 Heritage Oaks, 60047	Heritage Oaks Park - Baseball fencing	\$197,725	\$0	\$197,725
7/2	436 Heritage Oaks, 60047	Heritage Oaks Park - Basketball court	\$75,194	\$0	\$75,194
7/3	436 Heritage Oaks, 60047	Heritage Oaks Park - Bike Racks	\$7,907	\$0	\$7,907
7/4	436 Heritage Oaks, 60047	Heritage Oaks Park - Bleachers (baseball fields)	\$12,699	\$0	\$12,699
7/5	436 Heritage Oaks,	Heritage Oaks Park - Concession	\$424,360	\$0	\$424,360

Village of Hawthorn Woods

Program Details (Cont.)

	60047	stand building			
7/6	436 Heritage Oaks, 60047	Heritage Oaks Park - Drinking Fountains	\$16,444	\$0	\$16,444
7/7	436 Heritage Oaks, 60047	Heritage Oaks Park - Flagpoles	\$10,850	\$0	\$10,850
7/8	436 Heritage Oaks, 60047	Heritage Oaks Park - Gazebo	\$79,568	\$0	\$79,568
7/9	436 Heritage Oaks, 60047	Heritage Oaks Park - Irrigation System	\$612,670	\$0	\$612,670
7/10	436 Heritage Oaks, 60047	Heritage Oaks Park - Player Benches	\$5,305	\$0	\$5,305
7/11	436 Heritage Oaks, 60047	Heritage Oaks Park - Playground baseball area	\$42,892	\$0	\$42,892
7/12	436 Heritage Oaks, 60047	Heritage Oaks Park - Tennis Court	\$98,341	\$0	\$98,341
8/1	19 N. Highview Circle, 60047	Highview Park - benches	\$2,652	\$0	\$2,652
8/2	19 N. Highview Circle, 60047	Highview Park - Fencing BB field	\$6,365	\$0	\$6,365
8/3	19 N. Highview Circle, 60047	Highview Park - Fencing Tennis Court	\$15,914	\$0	\$15,914
8/4	19 N. Highview Circle, 60047	Highview Park - Playground Equip	\$58,350	\$0	\$58,350
8/5	19 N. Highview Circle, 60047	Highview Park - Hockey/basketball	\$74,263	\$0	\$74,263
9/1	Magnolia Parkway, 60047	Rambling Hills Park - Fencing - BB Field	\$6,365	\$0	\$6,365
9/2	Magnolia Parkway, 60047	Rambling Hills Park - Playground Equip	\$68,959	\$0	\$68,959
9/3	Magnolia Parkway, 60047	Rambling Hills Park - Restrooms	\$97,479	\$0	\$97,479
10/1	Elm St. & Juel Cir, 60047	Woodland Park - Benches	\$2,122	\$0	\$2,122
10/2	Elm St. & Juel Cir, 60047	Woodland Park - Playground Equip	\$67,701	\$0	\$67,701
11/1	35 Old McHenry Rd, 60047	Air Compressor (5HP)	\$0	\$2,076	\$2,076
11/2	35 Old McHenry Rd, 60047	Antenna/Base Station	\$5,328	\$0	\$5,328
11/3	35 Old McHenry Rd, 60047	Computers/MNTR/Printer	\$0	\$9,909	\$9,909
11/4	35 Old McHenry Rd, 60047	Copy Star	\$0	\$2,794	\$2,794
11/5	35 Old McHenry Rd, 60047	Fencing Around Garage	\$13,113	\$0	\$13,113
11/6	35 Old McHenry Rd, 60047	Flag Pole	\$3,514	\$0	\$3,514

Village of Hawthorn Woods

Program Details (Cont.)

11/7	35 Old McHenry Rd, 60047	Public Works Building	\$932,344	\$265,302	\$1,197,646
11/8	35 Old McHenry Rd, 60047	Salt Storage Building	\$164,455	\$0	\$164,455
11/9	35 Old McHenry Rd, 60047	Storage Building	\$66,179	\$0	\$66,179
11/10	35 Old McHenry Rd, 60047	Vehicle Lift - Twin Post	\$0	\$16,979	\$16,979
12/1	Krueger and Midlothian Road, 60047	Krueger Road Lift Station	\$231,750	\$0	\$231,750
13/1	1 Hubbard Lane, 60047	Dist 95 Lift Station	\$262,650	\$0	\$262,650
14/1	94 Midlothian, 60047	Aquatic Center Building	\$3,814,195	\$138,707	\$3,952,902
14/2	94 Midlothian, 60047	Aquatic Center Pool and Equip	\$2,196,611	\$0	\$2,196,611
14/3	94 Midlothian, 60047	Chairs	\$37,159	\$0	\$37,159
14/4	94 Midlothian, 60047	Fencing	\$33,832	\$0	\$33,832
14/5	94 Midlothian, 60047	Funbrellas	\$6,265	\$0	\$6,265
14/6	94 Midlothian, 60047	Lightning Warning System	\$6,644	\$0	\$6,644
14/7	94 Midlothian, 60047	Shade System	\$26,888	\$0	\$26,888
14/8	94 Midlothian, 60047	Slides/Tower	\$190,383	\$0	\$190,383
12/2	Krueger and Midlothian Road, 60047	Generator	\$0	\$0	\$0
11/11	35 Old McHenry Rd, 60047	PW fuel card reader	\$0	\$7,500	\$7,500
11/12	35 Old McHenry Rd, 60047	Tire Machine	\$0	\$5,553	\$5,553
4/6	42 Park View Ln, 60047	CP Well/Pump	\$0	\$11,800	\$11,800
11/13	35 Old McHenry Rd, 60047	PW Well/Pump	\$0	\$11,800	\$11,800
14/9	94 Midlothian, 60047	AC Camera	\$0	\$3,324	\$3,324
11/14	35 Old McHenry Rd, 60047	PW Cameras	\$0	\$8,050	\$8,050
11/15	35 Old McHenry Rd, 60047	Brine Tank	\$0	\$4,350	\$4,350
11/16	35 Old McHenry Rd, 60047	Overseas Containers (2)	\$0	\$4,250	\$4,250
11/17	35 Old McHenry Rd, 60047	PW Fan		\$4,909	\$4,909
15/1	Community Park, 60047	Park Sign	\$5,065	\$0	\$5,065
16/1	Briarwoods Park, 60047	Park Sign	\$9,140	\$0	\$9,140
Grand Total			\$13,967,132	\$896,455	\$14,863,588

Client Signature _____

Village of Hawthorn Woods

Program Details (Cont.)

Contractors Equipment Schedule:

<u>Veh #</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>VIN (last 4 digits)</u>	<u>Cost New</u>
Public Works	2005	Case	521D		\$150,000
Public Works	1992	Case	580 super K		\$110,000
Public Works	1994	Jet Rodder	Secoa		\$52,080
Public Works	1991	Generator 3500W	Honda		\$2,334
Public Works	1996	Dirt Converyor	Hydraulic		\$10,106
Public Works		Blower	Honda		\$2,600
Public Works		Trash Pump 3"	Pacer		\$1,477
Public Works		Amplifier	Dukane		\$1,300
Public Works		Electric Welder	Millermatic		\$2,925
Public Works		Tripod/Hoist/Harness	DBI/SALA		\$4,078
Public Works	2008	Roller	Wacker RD12A		\$16,000
Public Works		Generator - 10K w/trailer	Hercules		\$18,247
Public Works		Floor Jack #1	Suntex		\$300
Public Works		Floor Jack	US general		\$150
Public Works		Floor Jack #2	Suntex		\$300
Public Works		Bucket (580) w/teeth	Wainray		\$1,950
Public Works		Cac1 System	Unknown		\$4,137
Public Works	2010	Top Dresser	Toro 2500		\$12,000
Public Works	2010	Large Mower	4000D		\$60,000
Public Works	2010	Small Mower	3280		\$30,000
Public Works	2010	Large Utility	Toro Workman 3200		\$27,000
Public Works	2010	Small Utility	Toro Workman MD		\$15,000
Public Works	2000	Textron Mower	Bunton		\$10,638
Public Works	2014	Exmark Mower	Lazer Z		\$7,500
Public Works	1988	Tractor	Ford 7108		\$65,000
Public Works		Plate Compactor	Wacker		\$3,293
Public Works	2004	Wood Chipper	Vermeer BC1800XL		\$85,000
Public Works		Concrete Saw	Stihl		\$1,477
Public Works		Shoring Equipment	Speed Shore		\$14,775
Public Works	2002	Gas Detector	Biosystems		\$2,994
Public Works	2002	Gas Detector	PHDLITE		\$1,654
Public Works		Black Trailer	Big Lug		\$4,299

Village of Hawthorn Woods

Program Details (Cont.)

Public Works		Green Trailer	N/A		\$4,000
Public Works		Blue Trailer	N/A		\$4,000
Public Works		Red Trailer	N/A		\$4,000
Public Works	2014	Air Raider	Ryan 544317A		\$3,000
Public Works		Chain Saw #51	Stihl #009		\$300
Public Works		Chain Saw #52	Stihl #MS191T		\$300
Public Works		Chain Saw #53	Stihl # MS280		\$300
Public Works		Chain Saw #54	Stihl # MS170		\$350
Public Works		Chain Saw #56	Stihl # 290		\$350
Public Works		Chain Saw #57	Stihl # 391		\$390
Public Works	2006	Light Tower	Terex AL4000		\$25,000
Public Works	2010	Walk Behind Mower	Kawasaki FS481V		\$4,000
Public Works		Post Pounder	Greelee/Textron		\$3,622
Public Works	2001	Power Washer	Karcher		\$4,703
Public Works	2014	Power Washer	MiTM		\$2,670
Public Works	2003	Portable Air Compressor	Irgersoil Rand 185		\$17,000
Public Works		Plow	Bonnell		\$15,000
Public Works		Plow	Bonnell		\$15,000
Public Works		Plow	Bonnell		\$15,000
Public Works		Plow	Western		\$5,000
Public Works		Plow	Western		\$5,000
Public Works		Plow	Boss		\$15,000
Public Works		Plow	Monroe large		\$12,000
Public Works		Plow	Monroe large		\$12,000
Public Works		Plow	Monroe small		\$8,000
Public Works		Plow	Monroe small		\$8,000
Public Works		Plow #22	Wausau 12 foot		\$11,785
Public Works		Plow #16	Wausau 10 foot		\$9,560
Public Works		Salter/Spreader	Swenson #22		\$2,855
Public Works		Salter/Spreader	Swenson #16		\$2,855
Public Works		Salter/Spreader	Monroe		\$7,000
Public Works		Salter/Spreader	Monroe		\$7,000
Public Works		Salter/Spreader	Monroe		\$7,000
Public Works		Salter/Spreader	Monroe		\$7,000
Public Works		Salter/Spreader	Monroe		\$7,000
Public Works		Salter/Spreader	Monroe		\$7,000
Public Works		Salter/Spreader	Monroe		\$7,000

Village of Hawthorn Woods

Program Details (Cont.)

Public Works		Salter/Spreader	Monroe		\$7,000
Public Works	2012	Bob-Cat	Skid-Steer VIN 1129	1129	\$65,000
Village Hall		Back up Generator	Generac		\$38,640
Public Works		Trash Pump, 4"			\$1,596
Public Works		Trash Pump, 4"			\$1,596
Public Works		Trash Pump, 2"			\$323
Public Works		Trash Pumps, 2"			\$323
Public Works	2016	2 Axle Trailer	Felly Trailers		\$5,405
Public Works	2016	Street Saw	Multiquip		\$3,956
Public Works	2015	Vbox Spreader	Tornado LT		\$5,250
Public Works	2015	Walk Behind Blower	Honda		\$1,353
Public Works		Big Tex Trailer	Big Tex		\$5,500
Public Works		Stihl MS 661C Saw #50	Stihl		\$870
CE SCHEDULED:					\$1,115,466

Emergency Equipment Schedule:

<u>Veh #</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>VIN (last 4 digits)</u>	<u>Cost New</u>
Police		Radars Dual Antenna (2)	Stalker		\$7,000
Police		Radars Handheld (4)	Stalker		\$12,000
Police	2006	Radars Speed Trailer	Decatur		\$7,500
Police		Radio- Portable (6)	Motorola		\$4,800
Police		Radio- Portable (16)	Kenwood		\$16,500
Police		Squad Digital Video (3)	Coban TLCH		\$24,000
Police		Light Bars (7)	Code 3		\$10,500
Police		Squad Radios (16)	Motorola		\$12,800
Police		Back up Generator	Generac		\$38,640
Police		Squad Digital Video (5)	Watchguard HD		\$24,000
Police		APX6000 Model #H98UCF9PW6AN	Filenko	755CRT1477	\$4,000

Village of Hawthorn Woods

Program Details (Cont.)

Police	APX6000 Model #H98UCF9PW6AN	Escamilla	755CRT1478	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Rossini	755CRT1479	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Rathje	755CRT1480	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Cortez	755CRT1481	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Paulus	755CRT1482	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Miller	755CRT1483	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Behan	755CRT1484	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Gary	755CRT1485	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Canada	755CRT1486	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Viramontes	755CRZ1105	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Armijo	755CRZ1106	\$4,000
Police	APX6000 Model #H98UCF9PW6AN	Tennant	755CRZ1107	\$4,000
		EE SCHEDULED:		\$209,740

Village of Hawthorn Woods

Program Details

Coverage: General Liability Including Law Enforcement Liability, Public Officials Liability and Employment Practices Liability

Carrier: Underwriters at Lloyd's, London

Policy Period: 12/31/2017 to 12/31/2018

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
General Liability	Occurrence	Not Applicable	Not Applicable
Law Enforcement Liability	Occurrence	Not Applicable	Not Applicable
Public Officials Liability	Claims Made	Not Applicable	Not Applicable
Employment Practices Liability	Claims Made	Not Applicable	Not Applicable

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE COST TYPE /COMMENTS
General Aggregate, Law Enforcement Liability, Public Officials Liability, Employment Practices Liability	Applies	Other / In Addition to the Limit of Liability

Coverage:

DESCRIPTION	AMOUNT
Bodily Injury and Property Damage	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Employee Benefits Injury	\$1,000,000
Specific Perils - Damage to Premises Rented to You	\$1,000,000
Medical Payments	\$5,000
General Aggregate	\$3,000,000
Products-Completed Operations Aggregate	\$3,000,000
Sexual Molestation	-
-Per Occurrence	\$250,000
-Annual Aggregate	\$500,000
Law Enforcement Liability	-
- Each Person	\$1,000,000
- Each Wrongful Act	\$1,000,000
- Annual Aggregate	\$2,000,000
Non-Monetary Defense - Per Claim	\$10,000

Village of Hawthorn Woods

Program Details (Cont.)

Coverage:

DESCRIPTION	AMOUNT
Non-Monetary Defense - Per Policy Period	\$50,000
Public Officials Liability :	-
- Each Wrongful Act	\$1,000,000
- Annual Aggregate	\$2,000,000
- Key Individual Replacement Expenses - Per Claim	\$25,000
- Terrorist Travel Reimbursement - Per Policy Period	\$5,000
- Identity Theft Protection - Per Claim	\$5,000
Employment Practices Liability :	-
- Each Wrongful Act	\$1,000,000
- Annual Aggregate	\$2,000,000
- Non-Monetary Defense - Per Claim	\$10,000
- Non-Monetary Defense - Per Policy Period	\$50,000
Workplace Violence Counseling - Per Policy Period	\$5,000

Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT
Deductible	Law Enforcement Liability: Each Person	\$5,000
Deductible	Public Officials Liability: Each Wrongful Act	\$5,000
Deductible	Employment Practices Liability: Each Wrongful Act	\$5,000
Deductible	Back-Wages-Per Claim	\$5,000

Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Definition of Claim:

DESCRIPTION
Refer to attached policy form

Village of Hawthorn Woods

Program Details (Cont.)

Incident or Claim Reporting Provision:

DESCRIPTION
Refer to attached policy form

Extended Reporting Period (ERP) Options*:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Refer to attached policy form	--	--		--

*If ERP coverage is desired, then that request must be in writing to the carrier.

Run Off Provisions:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Refer to attached policy form	--	--		--

Additional Coverage:

DESCRIPTION	AMOUNT
Owned watercraft	up to 50 feet in length are covered

Endorsements include, but are not limited to:

DESCRIPTION
Coverage Forms for Underwriters for Lloyd's of London - MUNI-BISI-PF-002 (12-11)

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	Absolute Asbestos Exclusion
General Liability	Absolute Lead Exclusion
General Liability	War and Nuclear Hazard
EBL	Wrongful termination of an employee
EBL	Coercion, demotion, reassignment, discipline or harassment of an employee
EBL	Discrimination against an employee

Binding Requirements:

DESCRIPTION
Subject to receipt of a currently signed, original application prior to inception date.
Subject to signed TRIA form

Village of Hawthorn Woods

Program Details (Cont.)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION

Premium of \$46,181 (excluding TRIA) is shown under Property LOB

No cover given. All requests to bind coverage must be made in writing

Law Enforcement Department/Agency: Village of Rantoul, IL Police Department

General Liability, Occurrence Form

- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Punitive Damages included where allowed by State Law
- Broad form Governmental Entities definition of insured includes all boards and commissions operated by and under the direction of the insured entity, Volunteers as Insureds, Mobile or Leased equipment contracts, Users of Golf mobiles and parties to Mutual Aid Agreements
- Blanket Additional Insured language for both written and oral insured contracts
- Medical Professional Services coverage for Employed EMT's and Paramedics, licensed or registered nurses, counselors, psychologists or pharmacists except as relates to excluded Medical and Related Facilities
- Professional coverage included for Employed Engineers and Surveyors
- Expanded Host Liquor Liability included
- Pollution exclusion exceptions for sudden and accidental discharge from heating, air conditioning and ventilation systems, hostile fire, emergency operations, mobile equipment, road treatment chemicals, swimming pools, pesticides and herbicides, water treatment, above ground storage tanks and water and sewage operations
- Definition of Law Enforcement Activities does not preclude coverage for Code Enforcement or similar non-police enforcement officers
- Prior Acts Coverage available for insureds currently under claims made coverage

Law Enforcement Liability, Occurrence Form

- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Punitive Damages included where allowed by State Law
- Approved Moonlighting and Mutual Aid Agreements are covered
- Broad definition of insured includes elected and appointed officials and all auxiliary and volunteer officers
- Civil Rights Violations, Intentional Acts, Vehicular Hot Pursuit, Failure to Protect, Excessive Force, False Arrest and Failure to Adequately Train or Supervise are covered
- Consent to Settle included
- Prior Acts Coverage available for insureds currently under claims made coverage
- Line of Duty Death Benefit provides reimbursement to the Department for benefits paid to the family of officers fatally injured while on duty
- Non Monetary Defense limit included, with higher limits available, provides defense coverage for claims having no monetary damage demand

Public Officials Liability, Claims Made Form

- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Full Prior Acts coverage offered to most entities having continuous Claims Made coverage for past five years
- Punitive Damages included where allowed by State Law
- Civil Rights Violations, Zoning, Land Use (other than Eminent Domain or Inverse Condemnation), Permits and Licenses are covered
- Identity Theft Protection reimburses certain public officials for expenses, such as notarizing documents, certified mail expenses and loan application fees, incurred as a direct result of Identity Theft.
- Key Individual Replacement Expenses pays miscellaneous costs such as advertising, travel, lodging and meals, overtime pay, costs of verifying background and references and certain legal expenses incurred by the Named Insured to replace key public officials if that person suffers a fatal injury.
- Terrorist Travel Reimbursement covers expenses such as the additional cost of travel, accommodations, rescue, funeral expenses or cost of transporting personal baggage of key public officials incurred as a direct result of the cancellation of that insured's scheduled transport due to a "Certified Act of Terrorism"
- Basic Extended Reporting Period included with additional reporting periods available
- Consent to Settle included

Village of Hawthorn Woods

Program Details (Cont.)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION

- Employment Practices Liability, Claims Made Form
- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Full Prior Acts coverage offered to most entities having continuous Claims Made coverage for past five years
- Punitive Damages included where allowed by State Law
- Broad definition of wrongful act including refusal to employ, termination of employment, false arrest, false imprisonment, libel, slander, defamation, harassment, humiliation, discrimination, invasion of privacy, wrongful eviction, malicious prosecution, abuse of process or any other act, omission or policy attributable to anyone's employment
- Sexual Harassment, American with Disabilities Act, Title VII claims are covered
- Workplace Violence Counseling reimburses the insured for expenses incurred for the counseling of employees necessary due to an incident of Workplace Violence. The deductible does not apply.
- Non Monetary Defense limit included, with higher limits available, provides defense coverage for claims having no monetary damage demand
- Back wages limit included with higher limits available
- Basic Extended Reporting Period included with additional reporting periods available
- Consent to Settle included

Premium

ESTIMATED PROGRAM COST

Included Above

TRIA/TRIPRA PREMIUM
(+ Additional Surcharges, Taxes and Fees as applicable)

\$187.00

Subject to Audit:

Village of Hawthorn Woods

Program Details

Coverage: Automobile
Carrier: Underwriters at Lloyd's London
Policy Period: 12/31/2017 to 12/31/2018

Coverage:

DESCRIPTION	AMOUNT
Liability Combined Single Limit	\$1,000,000
Medical Expense (included in Fleet Coverage Endorsement)	\$10,000
Uninsured Motorist	\$350,000
Underinsured Motorist	\$350,000
Excess Hired	Included
Non-owned Liability	Included
Physical Damage Coverage:	-
- Comprehensive	Per Schedule
- Collision	Per Schedule
Hired Car Physical Damage	Included in Fleetcover

COVERAGE	AMOUNT
Liability	None
Physical Damage Coverage	
- Comprehensive	Per Schedule
- Collision	Per Schedule

Endorsements include, but are not limited to:

DESCRIPTION
Coverage Forms for Underwriters for Lloyd's of London - MUNI-BISI-PF-002 (12-11)
Fleet Coverage Endorsement

Exclusions include, but are not limited to:

DESCRIPTION
Expected or Intended Injury
Workers' Compensation
Employers' Liability

Village of Hawthorn Woods

Program Details (Cont.)

Binding Requirements:

DESCRIPTION
Subject to receipt of a currently signed, original application prior to inception date.
Subject to Signed IL U 003 Uninsured/Underinsured Motorist selection/rejection form must be received by Underwriters prior to inception date.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Automobile Liability- Occurrence Form
Emergency Response Provider Extension Endorsement includes extended debris removal and pollution clean up, expected or intended injury exception for damage resulting from protecting persons or property, fellow employee coverage, non-owned vehicle deductible reimbursement, additionally acquired emergency units and equipment, recertification expense, hired and substitute emergency unit physical damage, rental reimbursement and extended towing
We require that the insured perform MVR reviews annually on all drivers and prior to hiring new drivers.
Replacement Cost coverage for Emergency Rescue Vehicles
Fleet Coverage Endorsement adds coverage for commandeered autos, newly acquired organizations, blanket additional insured wording for insured contracts, waiver of subrogation, fellow employee, extended towing coverage, extended glass coverage, rental reimbursement, communication equipment, employee vehicle deductible reimbursement, blanket loss payable clause, medical payments, hired auto physical damage, and 120 day cancellation provision
No cover given. All requests to bind coverage must be made in writing
Please Note: Under the Fleetcover endorsement, the waiver of multiple deductibles for a single occurrence has been amended to only apply to collision claims.

Auto Disclaimer:

Commercial Auto policies utilize a set of coverage symbols to stipulate a category of covered autos. One or more symbols are assigned to each coverage purchased indicating which autos that coverage applies to. Please refer to your policy and make certain that you read and understand the various auto symbols and associated descriptions. Specific symbols may apply to either a particular kind of vehicle or the vehicle's ownership status. The symbols could also differ depending upon whether the coverage is for liability or physical damage. Also, in certain circumstances, an insurance company may agree to provide coverage for an auto scenario that is not described in the auto symbols. When this occurs, a unique symbol and related description is used. If you have any questions regarding the auto symbols or associated descriptions contained in your policy, please contact us.

Premium	\$20,244.00
ESTIMATED PROGRAM COST	\$20,244.00

Subject to Audit:

Auditable Exposures:

DESCRIPTION	EXPOSURE
Total Number of units	29

Village of Hawthorn Woods

Program Details (Cont.)

Vehicle Schedule:

No.	Year	Make	Model	VIN No.	Class Code	Physical Damage Cover	Cost New	Comp. Deductible	Collision Deductible
1	2006	Ford	Explorer Admin	4243	7911	Comprehensive & Collision	\$25,000	\$500	\$500
2	2003	Jeep	Liberty Building Dept	7865	7911	Comprehensive & Collision	\$25,000	\$500	\$500
3	2009	Ford	Crown Victoria PD	5679	7911	Comprehensive & Collision	\$25,000	\$500	\$500
4	2008	Ford	Crown Victoria PW	8981	7911	Comprehensive & Collision	\$25,000	\$500	\$500
5	1999	International	Dump Truck 2T #812	2265	1479	Comprehensive & Collision	\$76,175	\$500	\$500
6	2000	International	Dump Truck 5T #813	8224	1479	Comprehensive & Collision	\$76,175	\$500	\$500
7	2001	International	Truck 5T #814	7344	1499	Comprehensive & Collision	\$150,000	\$500	\$500
8	2003	Ford F-550	Dump Truck 1T #816	3264	1479	Comprehensive & Collision	\$90,000	\$500	\$500
9	2006	Ford	Pickup Truck #819	2267	7398	Comprehensive & Collision	\$45,000	\$500	\$500
10	2008	International	Truck 2T #821	7765	1499	Comprehensive & Collision	\$140,000	\$500	\$500
11	2008	Ford	Truck - F550 1T #811	2913	7398	Comprehensive & Collision	\$90,000	\$500	\$500
12	2010	Ford	Pickup Truck #804	266	7398	Comprehensive & Collision	\$35,000	\$500	\$500
13	2002	Ford	Econoline E350 Van	9614	1499	Comprehensive & Collision	\$30,000	\$500	\$500
14	2014	Dodge	Charger #305	911	7911	Comprehensive & Collision	\$35,000	\$500	\$500
15	2010	Ford	Expedition #300	1439	7911	Comprehensive & Collision	\$35,000	\$500	\$500
16	1998	Ford	Econoline E450 CERT	6334	1499	None	\$0	\$0	\$0
17	1987	Ford-Military	Hummer #357	34627	7911	None	\$0	\$0	\$0
18	2004	Chevy	Blazer Public Works	4918	7911	Comprehensive & Collision	\$35,000	\$500	\$500
19	2012	International	Dump Truck 2T #18	3829	1499	Comprehensive & Collision	\$140,000	\$500	\$500
20	2012	Ford	Pickup Truck #10	9256	7398	Comprehensive & Collision	\$35,000	\$500	\$500
21	2013	Dodge	Durango #306	1715	7911	Comprehensive & Collision	\$35,000	\$500	\$500

Village of Hawthorn Woods

Program Details (Cont.)

22	2014	Dodge	Charger #301	1891	7911	Comprehensive & Collision	\$35,000	\$500	\$500
23	2015	Ford	Explorer #300	6324	7911	Comprehensive & Collision	\$35,000	\$500	\$500
24	2014	International	Dump Truck 2T #22	6961	31499	Comprehensive & Collision	\$141,444	\$500	\$500
25	1994	Ford	Econoline E350 Van	8548	7398	Comprehensive & Collision	\$5,000	\$500	\$500
26	2016	Dodge	Charger #303	6839	7911	Comprehensive & Collision	\$35,000	\$500	\$500
27	2016	International	Terrastar 1.5T #16	5700	31499	Comprehensive & Collision	\$108,332	\$500	\$500
28	2017	Dodge	Charger #304	2C3CDXK T7HH585 558	7911	Comprehensive & Collision	\$35,000	\$500	\$500
29	2017	Dodge	Charger #302	2C3CDXK T8HH576 688	7911	Comprehensive & Collision	\$35,000	\$500	\$500

Village of Hawthorn Woods

Program Details

Coverage: Umbrella
Carrier: Underwriters at Lloyd's London
Policy Period: 12/31/2017 to 12/31/2018

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Umbrella	Occurrence	Not Applicable	Not Applicable

Coverage:

DESCRIPTION	AMOUNT
Each Occurrence Limit	\$9,000,000
Annual Aggregate	\$9,000,000

Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT
Retention	Retained Limit - Coverage B only	\$10,000

COVERAGE	LIMIT	CARRIER	EFFECTIVE DATE	EXPIRATION DATE
General Liability	1,000,000	Underwriters at Lloyds London	12/31/17	12/31/18
Law Enforcement Liability	1,000,000	Underwriters at Lloyd's London	12/31/17	12/31/18
Public Officials Liability	1,000,000	Underwriters at Lloyd's London	12/31/17	12/31/18
Employment Practices Liability	1,000,000	Underwriters at Lloyd's London	12/31/17	12/31/18
Auto Liability	1,000,000	Underwriters at Lloyd's London	12/31/17	12/31/18

Endorsements include, but are not limited to:

DESCRIPTION
Coverage Forms for Underwriters for Lloyd's of London - MUNI-BISI-PF-002 (12-11)

Exclusions include, but are not limited to:

DESCRIPTION
Workers' Compensation, Auto No Fault, Uninsured/ Underinsured Motorists, Disability, and Unemployment Compensation Laws
Pollution (Hostile Fire Exception)
Asbestos

Village of Hawthorn Woods

Program Details (Cont.)

Binding Requirements:

DESCRIPTION
Subject to receipt of a currently signed, original application prior to inception date.
Subject to Signed TRIA Form

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Separate Aggregate Protection, commonly known as "SILO Aggregate", as respects to Coverage A only, applies the aggregate separately to each underlying coverage shown on the umbrella declarations
Typically extends over all underlying liability coverages quoted
Special Note regarding renewal of the Umbrella Policy: Under the General Liability, Occurrence Coverage Part there is a \$250,000 sublimit for sexual molestation. The Umbrella policy excess limits are not triggered by the exhaustion of the underlying sublimit for sexual molestation, EXCEPT when specifically approved by your underwriter AND a minimum underlying limit of \$1,000,000 is purchased. In order to clarify the intent specific to the SUBLIMIT within the underlying General Liability policy, a Sexual Molestation exclusion will be attached to the Umbrella policy at renewal.
Coverage A is follow form excess over underlying liability coverages
No cover given. All requests to bind coverage must be made in writing

Premium	\$10,076.00
ESTIMATED PROGRAM COST	\$10,076.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$252.00

Village of Hawthorn Woods

Program Details

Coverage: Crime
Carrier: Hanover Insurance Company
Policy Period: 12/31/2017 to 12/31/2020

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Crime	Discovery	Not Applicable	Not Applicable

Coverage:

DESCRIPTION	AMOUNT
Employee Theft – Per loss	\$500,000
Forgery Or Alteration	\$100,000
Inside The Premises - Theft of Money And Securities	\$100,000
Inside The Premises - Robbery Or Safe Burglary of Other Property	\$100,000
Outside The Premises	\$100,000
Computer Fraud	\$100,000
Funds Transfer Fraud	\$100,000
Money Orders And Counterfeit Money	\$10,000

COVERAGE	AMOUNT
Employee Theft - Per Loss	\$2,500
Forgery Or Alteration	\$1,000
Inside The Premises - Theft	\$1,000
Inside The Premises - Robbery Or Safe Burglary of Other Property	\$1,000
Outside The Premises	\$1,000
Computer Fraud	\$1,000
Funds Transfer Fraud	\$1,000
Money Orders And Counterfeit Money	\$250
Funds Transfer - False Pretenses Coverage	\$5,000

DESCRIPTION	AMOUNT
Add Faithful Performance of Duty Coverage for Government Employees	\$500,000
Funds Transfer - False Pretenses Coverage	\$25,000

Village of Hawthorn Woods

Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Government Crime Policy (Discovery Form) -CR 00 26 05 06
Include Specified Non-compensated Officers as Employees -CR 25 08 08 07 Fill in: All board members and Trustees.
Add Faithful Performance of Duty Coverage for Government Employees -CR 25 19 05 06
Delete Employee Exclusions (Endorsement 54) -181-1515 03/17
Amend Computer Fraud Insuring Agreement -181-1661 03/16
Funds Transfer - False Pretenses Coverage- 181-1663 03/16
State Endorsement(Illinois Changes) - CR 02 02 10 10

Exclusions include, but are not limited to:

DESCRIPTION
Third Party Employee Dishonesty
Government Action Exclusion
Accounting or Arithmetic Errors
Voluntary Parting of Property
Loss in which the existence of such loss is only proved by a profit and loss comparison or inventory records
Any theft or criminal act committed by a partner of the insured
Employee Dishonesty (does not apply to Employee Theft Coverage)
False Pretenses Exclusion- 181-1662 (03/16)

Binding Requirements:

DESCRIPTION
Subject to receipt and satisfactory review of the following prior to binding coverage: Resigned and dated application.
Signed Client authorization to bind.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
At binding, you commit to any provisions of coverage such as Minimum Earned Premiums.
Defense Costs: No
These supplemental or contingent commissions may range from less than 1% up to 10% of the policy premium.
Claims-Made Disclaimer: "As the Retail Agent, it is your responsibility to advise the insured to review all claims reporting provisions of the new policy. The retail agent should also advise the insured, in writing, to report all incidents that may give rise to a claim prior to expiration of the policy, in compliance with the policy loss reporting provisions."

Village of Hawthorn Woods

Program Details (Cont.)

Premium	\$1,497.00
ESTIMATED PROGRAM COST	\$1,497.00

OPTION	COVERAGE	OTHER	PREMIUM
2	Crime	Without Social Engineering	\$1,426.00

Village of Hawthorn Woods

Program Details

Coverage: Workers Comp
Carrier: Illinois Public Risk Fund
Policy Period: 1/1/2018 to 1/1/2019

Coverage:

DESCRIPTION	AMOUNT
Coverage A - Workers' Compensation	Statutory
Employers' Liability Limits: Bodily Injury by Accident	\$3,000,000
Employers' Liability Limits: Bodily Injury by Disease per Employee	\$3,000,000
Employers' Liability Limits: Bodily Injury by Disease - Policy Limit	\$3,000,000

States:

DESCRIPTION	STATE
States Covered:	IL

Endorsements include, but are not limited to:

DESCRIPTION
Foreign Voluntary Workers' Compensation and Employ
Maritime Coverage
Longshoremen's and Harbor Workers' Compensation Act
Voluntary Compensation
Federal Employers' Liability Act Coverage
Broad Form All States For Employee Travel

Exclusions include, but are not limited to:

DESCRIPTION
Owners or Officers
Bodily Injury to an Employee While Employed in Violation of Law
Bodily Injury Intentionally Caused by Insured
Federal Employers' Liability Act
Assumptions under Contract

Village of Hawthorn Woods

Program Details (Cont.)

Binding Requirements:

DESCRIPTION
Signed Client Authorization to Bind
CANCELLATION: In the event that the Policy is Cancelled prior to the expiration date, then the total annual premium stated will be 100% fully earned.

Premium	\$65,988.00
Fees	
IPRF Administrative Fee	\$1,980.00
Total Fees	\$1,980.00
ESTIMATED PROGRAM COST	\$67,968.00
Minimum Earned Premium -	100.00 %
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED
IPRF Safety GRANT 2018	\$4,120

Subject to Audit: Annually

Auditable Exposures:

STATE	CLASS CODE	DESCRIPTION	EXPOSURE	RATE PER \$100
IL	5506	Street Maintenance	\$405,000	6.3414
IL	7720	Policemen	\$1,085,000	1.778
IL	8380	Auto Repair	\$66,000	2.668
IL	8810	Clerical Office Employees Noc	\$820,000	.099
IL	8868	School Professional	\$27,500	.222
IL	9102	Park Noc	\$370,000	2.439
IL	9402	Street Cleaning	\$500	3.803
IL	9410	Municipal Employees	\$298,000	3.130

Village of Hawthorn Woods

Program Details

Coverage: Cyber Liability
Carrier: BCS Insurance Company
Policy Period: 12/31/2017 to 12/31/2018

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Cyber Liability	Claims Made	Not Applicable	Not Applicable

Coverage:

DESCRIPTION	AMOUNT
Policy Aggregate Limit of Liability	\$1,000,000
LIABILITY COVERAGES:	
Privacy Liability (Including Employee Privacy)	\$1,000,000
Privacy Regulatory Claims Coverage - (Where insurable by law)	\$1,000,000
Security Liability	\$1,000,000
Multimedia Liability	\$1,000,000
PCI DSS Assessment	\$1,000,000
SECURITY BREACH RESPONSE COVERAGE INCLUDES THE FOLLOWING AS PART OF THE AGGREGATE:	
Legal Advisory /	
Forensics Investigations	
Public Relations	\$1,000,000
Notification Services	
Credit Monitoring	
FIRST PARTY COVERAGES	
Cyber Extortion	\$1,000,000
Business Income and Digital Asset Restoration	\$1,000,000

COVERAGE	AMOUNT
Policy Aggregate Limit of Liability	\$2,500
LIABILITY COVERAGES:	
Privacy Liability (Including Employee Privacy)	\$2,500
Privacy Regulatory Claims Coverage - (Where insurable by law)	\$2,500
Security Liability	\$2,500
Multimedia Liability	\$2,500

Village of Hawthorn Woods

Program Details (Cont.)

COVERAGE	AMOUNT
PCI DSS Assessment	\$2,500
SECURITY BREACH RESPONSE COVERAGE INCLUDES THE FOLLOWING AS PART OF THE AGGREGATE:	
Legal Advisory /	\$2,500
Forensics Investigations	
Public Relations	
Notification Services	
Credit Monitoring	
FIRST PARTY COVERAGES	
Cyber Extortion	\$2,500
Business Income and Digital Asset Restoration	\$2,500 each claim/ 12 hours waiting period
Cyber Deception	\$25,000

Definition of Claim:

DESCRIPTION

Claim means:

1. A written demand received by "You" for money or services, including the service of a civil suit or institution of arbitration proceedings;
2. Initiation of a civil suit against "You" seeking injunctive relief;
3. Solely with respect to Coverage B., a "Regulatory Claim" made against "You";
4. Solely with respect to Coverage H., a "PCI DSS Assessment".

Multiple "Claims" arising from the same or a series of related or repeated "Wrongful Acts", acts, errors, or omissions or from any continuing "Wrongful Acts", acts, errors, or omissions shall be considered a single "Claim" for the purposes of this Policy, irrespective of the number of claimants or "You" involved therein". All such related "Claims" shall be deemed to have been first made at the time the earliest such "Claim" was made or deemed made under Section IX.A.

Incident or Claim Reporting Provision:

DESCRIPTION

Direct Reporting:

Immediately report all claims for the following lines of coverage to the breach consultant AND the insurance carrier

2 Steps:

#1 -Call Baker & Hostetler at the 24 hour Security Breach Hotline

1-866-288-1705

Baker & Hostetler LLP
45 Rockefeller Plaza
New York, NY 10111-0100

#2 -File your claim with the insurance carrier:

rpscyberclaims@clydeco.us
Clyde & Co. US LLP
101 Second Street, 24th Floor
San Francisco CA 94105

Village of Hawthorn Woods

Program Details (Cont.)

Extended Reporting Period (ERP) Options*:

DESCRIPTION	PREMIUM AMOUNT	LENGTH
Optional ERP	100%	One Year (12 months)

*If ERP coverage is desired, then that request must be in writing to the carrier. State Amendatory Endorsements may provide alternative EPR Options

Endorsements include, but are not limited to:

DESCRIPTION
94.200 (06/17) CYBER AND PRIVACY LIABILITY POLICY FORM
94.510 (09/15) Cyber Deception Endorsement (If elected)
94.102 (01 15) Nuclear Incident Exclusion
94.103 (01 15) Radioactive Contamination Exclusion
94.805 (06/17) Breach Response Team Endorsement
94.801 (06/17) ILLINOIS Amendatory
94.551 (01 15) Coverage for Certified Acts of Terrorism (Included only if Terrorism coverage is elected at 1% additional premium)
94.552 IL (04 15) War and Terrorism Endorsement
BCSI-X010 IL (01 15) IL Notice

Exclusions include, but are not limited to:

DESCRIPTION
Prior and Pending "Claims" and Circumstances
"Bodily Injury" or "Property Damage"
Intentional acts of any current principal, partner, director or officer of "Your" Organization
Employment Practices with the exception of any "Claim" alleging a "Privacy Wrongful Act" or "Security Wrongful Act" in connection with an "Employee's" or prospective employee's employment
Insured vs Insured with exception of Privacy Liability coverage for "Claims" made by a current or former employee of "Your" Organization
Satellite failure/malfunction, electrical, mechanical infrastructure failure with carveout
Failure of telephone lines, data transmission lines or wireless communications connection
ERISA violations
Terrorism – except carve-back for acts perpetrated electronically
Pollution
Seizure, confiscation, destruction, damage or loss of use of digital assets by order of any governmental authority
Electrical Failure or Electromagnetic Discharge
Ordinary wear and tear gradual deterioration or failure to maintain digital assets or "Computer Systems" on which digital assets are processed or stored, whether owned by you or others

Village of Hawthorn Woods

Program Details (Cont.)

Binding Requirements:

DESCRIPTION
Signed Client Authorization to bind
Currently Signed and Dated Application

Premium \$2,023.00

ESTIMATED PROGRAM COST **\$2,023.00**

TRIA/TRIPRA PREMIUM \$25.00
(+ Additional Surcharges, Taxes and Fees as applicable)

OPTION	COVERAGE	AMOUNT	PREMIUM
II	Cyber Deception	\$100,000	\$450.00

Village of Hawthorn Woods

Program Details

Coverage: Accidental Death and Dismemberment

Carrier:

Policy Period: 12/31/2017 to 12/31/2018

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Accidental Death and Dismemberment	Occurrence	Not Applicable	Not Applicable

DESCRIPTION	AMOUNT
Aggregate Limit - Benefit Maximum	\$250,000
Benefits:	
Accidental Death And Dismemberment Benefit:	
- Covered Person Principal Sum/Amount of Insurance	\$100,000
- Loss Period	365 days from the date of the covered accident
Accident Medical And Dental Expense Benefit	
- Total Benefit Maximum for all Accident Medical and Dental:	\$100,000
- Loss Period (first Covered Expenses must be incurred within):	90 days after the covered accident
- Benefit Period:	1 year after the covered accident

Deductibles/SIRs:

COVERAGE	AMOUNT
Deductible	\$1,000
Disability Benefit - Benefit Waiting Period	7 Days

Additional Coverage:

DESCRIPTION	AMOUNT
Maximum Benefit Period:	26 Weeks
Amount of Benefit:	\$300

Endorsements include, but are not limited to:

DESCRIPTION
Schedule Of Benefits - AH-20008
Blanket Accident Insurance Policy - AH-20001
Illinois Rider - AH-20005-IL

Village of Hawthorn Woods

Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Administrative Change Rider - AH-20007-IL

Binding Requirements:

DESCRIPTION
Signed Client Authorization to Bind

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Coinsurance: 100% of Usual and Customary Charges
Accident Medical Expense Benefits are only payable: 1) for Usual and Customary Charges incurred after the Deductible has been met; 2) for those Medically Necessary Covered Expenses incurred by or on behalf of the Covered Person; 3) for Covered Expenses incurred within 365 days after the date of the Covered Accident
We will not pay more than the Benefit Maximum for all losses per Accidental Death & Dismemberment Covered Accident. If, in the absence of this provision, We would pay more than Benefit Maximum for all losses from one Accidental Death & Dismemberment Covered Accident, then the benefits payable to each person with a valid claim will be reduced proportionately, so the total amount We will pay is the Benefit Maximum.
CLASS OF ELIGIBLE PERSONS: All registered CERT Team Trainees of the Policyholder
HAZARDS INSURED AGAINST: Supervised and Sponsored Activities
COVERED ACTIVITIES: While participating in supervised and sponsored CERT training program

Premium

ESTIMATED PROGRAM COST	\$1,250
OPTION II - \$50,000 Accident - Only Medical Expense (Primary):	\$1,079
Subject to Audit: Not Auditable	

Village of Hawthorn Woods

Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Property Including Inland Marine General Liability Including Law Enforcement Liability, Public Officials Liability and Employment Practices Liability	Premium Estimated Cost	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$46,115	Underwriters at Lloyd's, London (Underwriters at Lloyd's, London)	\$46,181 Property: \$493 GL: \$187
	Annualized Cost TRIA Premium				
Automobile	Premium Estimated Cost	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$20,311	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$20,244
	Annualized Cost TRIA Premium				
Umbrella	Premium Estimated Cost	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$10,320	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$10,076 \$252
	Annualized Cost TRIA Premium				
Crime	Premium Estimated Cost	Citizens Insurance Company of America (Hanover Insurance Companies)	\$1,426	Hanover Insurance Company (Hanover Insurance Companies)	\$1,497
	Total Fees Estimated Cost	Illinois Public Risk Fund (Illinois Public Risk Fund)	\$71,941	Illinois Public Risk Fund (Illinois Public Risk Fund)	\$65,988 \$1,980 \$67,968 Included
Workers Comp	Premium Estimated Cost		\$15,949		\$15,949
	Annualized Cost TRIA Premium		\$166,062		\$162,847
AJGRMS FEE (Year 2 of 3 years agreement)					
Total Estimated Program Cost (Including TRIA)					
ADDITIONAL RECOMMENDED NEW COVERAGES:					
Cyber Liability (NEW COVERAGE)	Premium Estimated Cost	N/A	N/A	BCS Insurance Company (BCS Insurance Company)	Option I: \$2,023 Option II: \$450 \$25
	TRIA Premium				
Accidental Death and Dismemberment (NEW COVERAGE)	Premium Estimated Cost	N/A	N/A	Starr Indemnity & Liability Company	\$1,250
	TRIA Premium				
Total Estimated Program Cost (Including TRIA)					
\$166,062					
OPTIONS:					
Crime: - Option II - Without Social Engineering: \$1,426					
Accidental Death and Dismemberment: Option II with \$60,000 Accident only Medical Expense (Primary) \$1,079					

Village of Hawthorn Woods

Premium Summary (Cont.)

Quote from Underwriters at Lloyd's London (Underwriters at Lloyd's London) is valid until 12/16/2017
Quote from Hanover Insurance Company (Hanover Insurance Companies) is valid until 12/16/2017
Quote from Underwriters at Lloyd's London (Underwriters at Lloyd's London) is valid until 12/16/2017
Quote from Illinois Public Risk Fund (Illinois Public Risk Fund) is valid until 1/1/2018
Quote from Underwriters at Lloyd's, London (Underwriters at Lloyd's, London) is valid until 12/16/2017
Quote from Underwriters at Lloyd's, London (Underwriters at Lloyd's, London) is valid until 12/16/2017
Quote from BCS Insurance Company (BCS Insurance Company) is valid until 12/31/2017
Quote from is valid until 12/31/2017

Gallagher is responsible for the placement of the following lines of coverage:

Property Including Inland Marine
General Liability Including Law Enforcement Liability, Public Officials Liability and Employment Practices Liability
Automobile
Umbrella
Crime
Workers Comp
Cyber Liability
Accidental Death and Dismemberment

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Village of Hawthorn Woods

Payment Plans

CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Underwriters at Lloyd's, London (Underwriters at Lloyd's, London)	Property Including Inland Marine, General Liability Including Law Enforcement Liability, Public Officials Liability and Employment Practices Liability	Annual	Agency Bill
Underwriters at Lloyd's London (Underwriters at Lloyd's London)	Automobile	Annual	Agency Bill
Underwriters at Lloyd's London (Underwriters at Lloyd's London)	Umbrella	Annual	Agency Bill
Hanover Insurance Company (Hanover Insurance Companies)	Crime	Annual Installment	Agency Bill
Illinois Public Risk Fund (Illinois Public Risk Fund)	Workers Comp	Monthly	Direct Bill
BCS Insurance Company (BCS Insurance Company)	Cyber Liability	Annual	Agency Bill
Starr Indemnity & Liability Company	Accidental Death and Dismemberment	Annual – Due within 20 days from effective date	Agency Bill

Village of Hawthorn Woods

Coinsurance Illustration

Coinsurance Formula:

Insurance Carried ÷ Insurance Required x Loss - Deductible = Settlement

Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

\$400,000

$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times \$200,000 (\text{Loss}) - \$500 (\text{Deductible}) = \$99,500 \text{ Settlement}$

\$800,000

(Insurance Required)

Note: If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover \$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.

Village of Hawthorn Woods

Changes / Developments

It is important that we be advised of any changes in your operations that 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:

1. Changes in any operation such as expansion to other states or new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances which may require increased liability insurance limits.
5. 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 same.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed, or occupied.

No Changes and/or Developments

Signature:



Title:

MAYOR

Date:

December 13, 2017

Village of Hawthorn Woods

Proposal Disclosures

Village of Hawthorn Woods

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer IMPORTANT: The proposal, and any executive summaries included with or supplementing the proposal outlines certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

Compensation Disclosure One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional compensation if stipulated underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the particular insurance company and/or through the particular intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in certain commission rates. These additional commissions, commonly referred to as "supplemental commissions" are frequently known as of the effective date of the applicable insurance placement, but some insurance companies pay this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. Note: Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage placed through Gallagher.
3. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
4. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility is utilized in the placement of a client's account, the facility may earn and retain customary brokerage commission or fees for its work.
5. Gallagher assists its clients in procuring premium finance quotes and unless prohibited by law may earn compensation for this optional value-added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our clients. In order to achieve these goals, we gather and analyze data about our clients and their insurance coverage. This

Village of Hawthorn Woods

Proposal Disclosures (Cont.)

data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our clients. This data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please contact Gallagher via e-mail at Compensation_Complaints@ajg.com or by regular mail at:

AJG Chief Compliance Officer
Arthur J. Gallagher & Co.
2850 Golf Rd., 8th Floor
Rolling Meadows, IL 60008

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

The TRIPRA program increases the amount needed in total losses by \$20 million each calendar year before the TRIPRA program responds from the 2015 trigger of \$100 million to \$200 million by the year 2020.

TRIPRA is set to expire on December 31, 2020. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2020. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

Actuarial Disclaimer

The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J. Gallagher Risk Management Services, Inc.. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

Village of Hawthorn Woods

Insurance Company Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING	ADMITTED / NON-ADMITTED
Underwriters at Lloyd's London	A XV	Admitted
Hanover Insurance Company	A XV	Admitted
Illinois Public Risk Fund	NR*	Admitted
BCS Insurance Company	A IX	Admitted
Starr Indemnity & Liability Company	A XIV	Admitted

If the above indicated coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

*The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings Rating Levels and Categories

LEVEL	CATEGORY	Financial Size Categories (In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)			
A++, A+	Superior				
A, A-	Excellent	FSC I	Upto 1,000	FSC IX	250,000 to 500,000
B++, B+	Good	FSC II	1,000 to 2,000	FSC X	500,000 to 750,000
B, B-	Fair	FSC III	2,000 to 5,000	FSC XI	750,000 to 1,000,000
C++, C+	Marginal	FSC IV	5,000 to 10,000	FSC XII	1,000,000 to 1,250,000
C, C-	Weak	FSC V	10,000 to 25,000	FSC XIII	1,250,000 to 1,500,000
D	Poor	FSC VI	25,000 to 50,000	FSC XIV	1,500,000 to 2,000,000
E	Under Regulatory Supervision	FSC VII	50,000 to 100,000	FSC XV	2,000,000 or more
F	In Liquidation	FSC VIII	100,000 to 250,000		
S	Suspended				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

Best's Credit Ratings reproduced herein appear under license from A.M. Best and do not constitute, either expressly or impliedly, an endorsement of (Licensee's publication or service) or its recommendations, formulas, criteria or comparisons to any other ratings, rating scales or rating organizations which are published or referenced herein. A.M. Best is not responsible for transcription errors made in presenting Best's Credit Ratings. Best's Credit Ratings are proprietary and may not be reproduced or distributed without the express written permission of A.M. Best Company.

Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

* The Illinois Public Risk Fund is a Self-Funded program established in 1985 solely for the purpose of providing Workers Compensation coverage to public entities in Illinois. Reinsurance is provided by Safety National Casualty Corporation, which is rated A+ XII by A.M. Best.

Village of Hawthorn Woods

Insurance Company Ratings and Admitted Status (Cont.)

BEST'S FINANCIAL STRENGTH RATING GUIDE – (FSR)			
<p>A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.</p>			
Best's Financial Strength Rating (FSR) Scale			
Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
<p>* Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".</p>			
FSR Non-Rating Designations			
Designation Symbols	Designation Definitions		
E	Status assigned to insurance companies that are publicly placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal ongoing insurance operations; an impaired insurer.		
F	Status assigned to insurance companies that are publicly placed in liquidation by a court of law or by a forced liquidation; an impaired insurer.		
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.		
NR	Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AMBRIS.		
Rating Disclosure – Use and Limitations			
<p>A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance and business profile or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AMBRIS) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such; it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AMBRIS.</p>			
<p>BCRs are distributed via the AMBRIS website at www.ambest.com. For additional information regarding the development of a BCR and other rating-related information and definitions, including outlooks, modifiers, identifiers and affiliation codes, please refer to the report titled "Understanding Best's Credit Ratings" available at no charge on the AMBRIS website. BCRs are proprietary and may not be reproduced without permission.</p>			
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Village of Hawthorn Woods

Client Signature Requirements

Village of Hawthorn Woods

Coverages For Consideration

Overview

- A proposal for any of the coverages can be provided.
- The recommendations and considerations summarized in this section are not intended to identify all exposures.
- Since Gallagher does not handle your complete insurance program, these recommendations only reflect items within our scope of responsibility.

Other Coverage Considerations

- Cyber Risk
- Fiduciary Liability
- Accidental Death and Dismemberment

Village of Hawthorn Woods

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 11/8/2017, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	LINE OF COVERAGE	CARRIER
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Property Including Inland Marine General Liability Including Law Enforcement Liability, Public Officials Liability and Employment Practices Liability	Underwriters at Lloyd's, London (Underwriters at Lloyd's, London)
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA Coverage	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Automobile	Underwriters at Lloyd's London (Underwriters at Lloyd's London)
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Umbrella	Underwriters at Lloyd's London (Underwriters at Lloyd's London)
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA Coverage	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime	Hanover Insurance Company (Hanover Insurance Companies)
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	Opt# 2 – Crime (No Social Engineering)	
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA Coverage	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Workers Comp	Illinois Public Risk Fund (Illinois Public Risk Fund)
TRIA Cannot be rejected	TRIA Coverage	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability	BCS Insurance Company (BCS Insurance Company)
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	Opt# 2 - Cyber Deception	
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA Coverage	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Accidental Death and Dismemberment – Option I - \$100,000 Accident Medical Expense	Starr Indemnity & Liability Company
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	Accidental Death and Dismemberment – Option II \$50,000 Accident Medical Expense	

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

Village of Hawthorn Woods

Client Authorization to Bind Coverage (Cont.)

Producer/ Insured Coverage Amendments and Notes:


Client Initials

Village of Hawthorn Woods

Client Authorization to Bind Coverage

Provide Quotations or Additional Information on the Following Coverage Considerations:

Other Coverage Considerations

- Yes No Cyber Risk
 Yes No Fiduciary liability
 Yes No Volunteer Accident

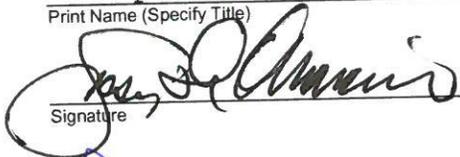
Note: Selecting the "Reject All or Accept All" option will override any selections that you have made above
 Reject All Accept All Coverages for Consideration

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance or surety placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

By: Joseph C. Mancino, Mayor
Print Name (Specify Title)


Signature

Date: December 13, 2017

Village of Hawthorn Woods

Appendix



Arthur J. Gallagher & Co.

Next-Generation eRiskHub®

The dangers of data breaches are far reaching, and the severity of these is being felt at all levels. You hear about the large ones like Anthem, Target and Sony, but in reality any organization that houses valuable information is a potential target from a range of vulnerabilities such as hackers to rogue employees. As an Arthur J. Gallagher & Co. client, you will receive complimentary access to the Gallagher eRiskHub; a dynamic cyber risk management tool that can help your organization be more proactive in assessing your cyber risk posture.

All Gallagher clients have access to the Gallagher eRiskHub, and if you have not registered for access we recommend you do so today.

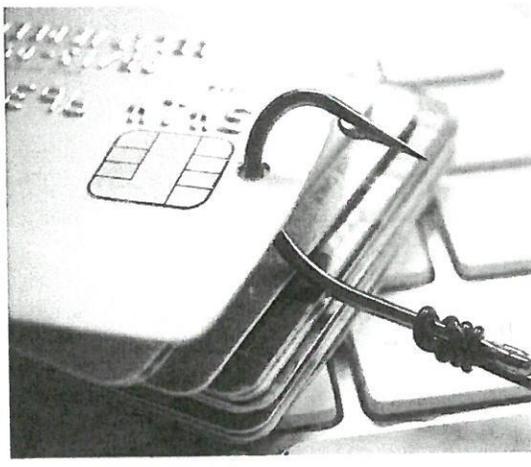
To access the Gallagher eRiskHub now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. You pick your own user ID and password. The access code is **08167**
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located in the top right of the page.

Key Features of the Gallagher eRiskHub:

- **Gallagher Cyber Risk Due Diligence** — A six-step process designed to walk our clients through a simple thought-provoking framework to encourage organizational communication, establish clear direction, and highlight priorities to better understand your cyber risk profile.
- **Security & Privacy Training** — An overview of best practices for creating an effective security training program for your employees.
- **News Center** — Keep up to date on what is going on in the world of cyber risk through handpicked articles, feeds and blogs.
- **Learning Center** — An extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics. Looking for something specific? Try the search box in the top right of the page to search the entire Gallagher eRiskHub.
- **Risk Manager Tools** — A collection of tools with many different purposes such as researching known breach events, calculating your potential cost of a breach event and downloading free sample policies your organization can use as templates.
- **eRisk Resources** — Information on third-party vendors that can assist your organization with improving your overall cyber risk.

If you have any questions about the Gallagher eRiskHub, please reach out to Adam Cottini at adam_cottini@ajg.com or the eRiskHub support staff at support@eriskhub.com.



Arthur J. Gallagher & Co.

Gallagher Cyber Liability Practice

Adam Cottini

250 Park Avenue

New York, NY 10177

212.994.7048

www.ajg.com/cyber

Gallagher Cyber Liability Practice

Village of Hawthorn Woods

Claims Reporting By Policy

Direct Reporting

Immediately report all claims for the following lines of coverage to the insurance carrier.

Package / Auto / Umbrella Claims will be handled by Alternative Service Concepts (ASC), a team with expertise in handling Public Entity claims specifically dedicated to the Package First product.

ASC/BRIT DEDICATED TEAM SUPPORT PERSON

Phone: 615-360-1358

Fax: 1-877-721-1855

Email: Britpackagefirstclaims@ascrisk.com

Mailing/Correspondence: Alternative Service Concepts, Two Rivers Corporate Centre, Suite 802, 2501 McGavock Pike, Nashville, TN 37214

ACORD forms can be completed and emailed or faxed to the above contact information. Claims can also be reported telephonically via the number above

Crime

Hanover Insurance Company

Phone#: 800-628-0250

Fax#: 800-399-4734

Email: firstreport@hanover.com

Workers Compensation

IPRF

Phone: 1-844-522-6082 24/7

Cyber Liability

Clyde & Co US LLP

101 Second Street, 24th Floor

San Francisco, CA 94105

24 Hour Security Breach Hotline

1-855-217-5204

Baker & Hostetler LLP

45 Rockefeller Plaza

New York, NY 10111-010

Volunteer Accident

Starr Indemnity and Liability Company

1601 Market Street, Suite 1800

Philadelphia, PA 19103

Fax: 888-329-5677

Village of Hawthorn Woods

Bindable Quotations & Compensation Disclosure Schedule

Client Name: Village of Hawthorn Woods

COVERAGE(S)	CARRIER NAME(S)	EST. ANNUAL PREMIUM ¹	COMM.% OR FEE ²	WHOLESALE, MGA OR INTERMEDIARY	
				NAME ³	COMM.% OWNED? OR FEE ⁴ YES/NO
Property Including Inland Marine, General Liability Including Law Enforcement Liability, Public Officials Liability and Employment Practices Liability	Underwriters at Lloyd's, London (Underwriters at Lloyd's, London)	\$46,861	0 %	Brit Global Specialty USA	* No
Automobile	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$20,244	0 %	Brit Global Specialty USA	* No
Umbrella	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$10,328	0 %	Brit Global Specialty USA	* No
Crime	Hanover Insurance Company (Hanover Insurance Companies)	Option I \$1,497 Option II \$1,426	0 %	AGJ Bond Dept	20% Yes
Workers Comp	Illinois Public Risk Fund (Illinois Public Risk Fund)	\$67,968	0 %	Boyle, Flagg & Seaman, Inc.	3 % No
Cyber Liability: Cyber Deception Additional Coverage:	BCS Insurance Company (BCS Insurance Company)	Option I: \$2,048 Option II: \$450	7.5%	Risk Placement Services	7.5% Yes
Accidental Death and Dismemberment	Starr Indemnity & Liability Company	Option I: \$1,250 Option II: \$1,079	10%	Risk Placement Services/ PSI	10% Yes
AJGRMS FEE (Year 2 of 3 years agreement)			\$15,949		

TRIA included in the above premiums where applicable

Village of Hawthorn Woods

Bindable Quotations & Compensation Disclosure Schedule (Cont.)

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10% of the policy premium. Please refer to the Compensation Disclosure or contact your Gallagher representative for additional information.

1 If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

2 The commission rate is a percentage of annual premium excluding taxes & fees.

* Gallagher is receiving _____% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

3 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

4 * The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/ intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.

NOTICE OF TERRORISM INSURANCE COVERAGE - PACKAGE POLICY

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2015, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended:

The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM ARE PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

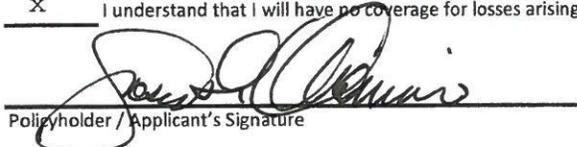
THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

I hereby elect to purchase coverage for acts of terrorism for a prospective premium of

\$ 680

I hereby elect to have coverage for acts of terrorism excluded from my policy.

I understand that I will have no coverage for losses arising from acts of terrorism.


Policyholder / Applicant's Signature

December 13, 2017
Date Signed

Joseph C. Mancino, Mayor

Print Name and Title

Insured Name: Village of Hawthorn Woods
2 Lagoon Drive
Hawthorn Woods, IL, 60047

Policy Period: December 31, 2017 to December 31, 2018

NOTICE OF TERRORISM INSURANCE COVERAGE - UMBRELLA POLICY

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2015, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended:

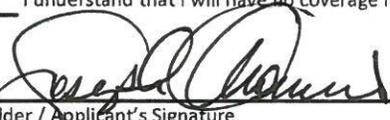
The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM ARE PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

I hereby elect to purchase coverage for acts of terrorism for a prospective premium of
\$ 252

I hereby elect to have coverage for acts of terrorism excluded from my policy.
I understand that I will have no coverage for losses arising from acts of terrorism.


Policyholder / Applicant's Signature

December 13, 2017
Date Signed

Joseph C. Mancino, Mayor

Print Name and Title

Insured Name: Village of Hawthorn Woods
2 Lagoon Drive
Hawthorn Woods, IL, 60047

Policy Period: December 31, 2017 to December 31, 2018

ILLINOIS UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORISTS COVERAGE SELECTION/REJECTION

Policy Number: BGA30015103	Policy Effective Date: 12/31/17 to 12/31/18
Company:	Producer:
Applicant/Named Insured: Village of Hawthorn Woods	

Illinois law permits you to make certain decisions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage. This document describes these coverages and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage and your options with respect to these coverages.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Please indicate your choice from **A.** and **B.** by initialing next to the appropriate item(s) and signing below.

A. Bodily Injury Uninsured And Underinsured Motorists Coverages

Bodily Injury Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Bodily Injury Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident.

Every automobile liability policy must include Bodily Injury Uninsured Motorists Coverage at limits equal to your limits for Bodily Injury Liability Coverage or Combined Single Limit for Liability Coverage except as described below.

If your Bodily Injury Liability Coverage limits exceed \$25,000 for each person/\$50,000 for each accident or a Combined Single Limit of \$50,000 for each accident, you may select limits that are lower than your Bodily Injury Liability Coverage limits or Combined Single Limit for Liability Coverage for your Bodily Injury Uninsured Motorists Coverage BUT you may not select Bodily Injury Uninsured Motorists Coverage limits less than \$25,000 for each person/\$50,000 for each accident or a Combined Single Limit of \$50,000 for each accident.

Underinsured Motorists Coverage will be provided to you ONLY IF your Bodily Injury Uninsured Motorists Coverage limits are greater than \$25,000 for each person/\$50,000 for each accident or a Combined Single Limit of \$50,000 for each accident. When provided, your Bodily Injury Underinsured Motorists Coverage limits will be equal to your Uninsured Motorists Coverage limits.

Please indicate your choice by initialing next to the appropriate item(s) if you are selecting Uninsured Motorists Coverage at limits less than the Bodily Injury Liability limits of your policy.

(Initials)	I reject Bodily Injury Uninsured Motorists Coverage at limits equal to my Bodily Injury Liability Coverage (split limits) or Combined Single Limit for Liability Coverage and select the following lower limits.			
X				
(Choose one):				
(Initials)	Split Limits	OR	(Initials)	Combined Single Limit
_____	\$ 25,000/50,000*		_____	\$ 50,000*
_____	50,000/100,000		_____	100,000
_____	100,000/300,000		_____	250,000
_____	250,000/500,000		_____	300,000
_____	500,000/1,000,000		X	350,000
_____	\$ _____		_____	500,000
	(Other)		_____	1,000,000
			_____	\$ _____
				(Other)
* IF YOU CHOOSE THIS LIMIT, BODILY INJURY UNDERINSURED MOTORISTS COVERAGE WILL NOT BE PROVIDED.				

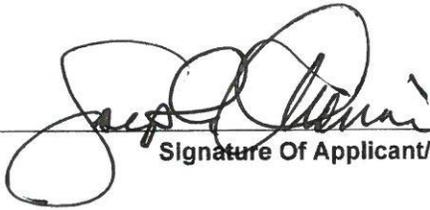
B. Notice Of Availability Of Property Damage Uninsured Motorists Coverage

Property Damage Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of injury to or destruction of a covered auto caused by an automobile accident. However, Property Damage Uninsured Motorists Coverage is available only for autos for which you have not purchased Collision Coverage.

Please indicate your choice by initialing next to the appropriate item(s) below.

(Initials)	I select Property Damage Uninsured Motorists Coverage at a limit of \$15,000 for the following vehicle(s).
<u>N/A</u>	
	(Specify Year/Make/Model):

	Premium: \$
_____	I reject Property Damage Uninsured Motorists Coverage.



Signature Of Applicant/Named Insured

December 13, 2017

Date



Arthur J. Gallagher & Co.

November 2, 2017

**Village of Hawthorn Woods
2 Lagoon Drive
Hawthorn Woods, IL 60047**

Re: Workers Compensation
01/01/2018 to 01/01/2019
Illinois Public Risk Fund

Dear Kristin:

As a follow-up to our proposal, and in the interest of providing you insurance consistent with your requirements, we have confirmed that Workers Compensation coverage **is** available from Illinois Public Risk Fund.

This company is an Illinois Public Risk Fund sponsored by Boyle, Flagg and Seaman Insurance. Your affiliation with Arthur J. Gallagher Risk Management Services, Inc. qualifies you to place coverage with this company. Because this company is a highly specialized market, only offering coverage to members of Illinois, we will use this company only with your approval. We are also enclosing the following information for your review:

AM Best for Safety National Casualty Corporation
Illinois Public Risk Fund By Laws
Illinois Public Risk Fund Pooling Agreement
Illinois Public Risk Fund Financial Stability Rating

Please review this and other available information with your accountant and/or attorney to assist you in judging the acceptability of this carrier.

If you should have any questions, please do not hesitate to contact me.

Sincerely,

The undersigned, a duly authorized officer or representative acting in said capacity, acknowledges receipt of the information contained herein. Notwithstanding this information, the undersigned hereby authorizes and directs Arthur J. Gallagher & Co. and any of its subsidiary companies to bind the coverage outlined above.

By

Name

Mayor

Title

Joseph C. Mancino

Print Name

December 13, 2017

Date

Marcus Henthorn
Area Vice President



**ILLINOIS PUBLIC RISK FUND
GRANT PROGRAM**

VILLAGE OF HAWTHORNE WOODS

the Illinois Public Risk Fund has reserved

\$4,120

Congratulations!

Please visit www.iprf.com for additional information and the Grant Application. **Grant deadline is December 1, 2018.**
(subject to the program terms and conditions.)