



ORDINANCE NO. 2211-22

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 Argonaut Great Central Insurance Company, Starr Indemnity & Liability Company, Hanover Insurance Company, and the Illinois Public Risk Fund for the period January 1, 2023 to December 31, 2023 in an amount not to exceed \$188,807 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

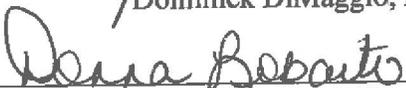
Woods, Illinois on November 28, 2022:

AYES: Kaiser, Bauer, David, McCarthy, Rychar, Hunt

NAYS: 0

ABSENT AND NOT VOTING: 0

APPROVED: 
Dominick DiMaggio, Mayor

ATTEST: 
Donna Lobaito, Village Clerk

ADOPTED: November 28, 2022

APPROVED: November 28, 2022



November 18, 2022

ATTN: Katreina York

RE: Village of Hawthorn Woods Insurance Renewal

Gallagher is pleased to present the Village's Property and Liability insurance renewal for the upcoming year. As the municipal insurance marketplace continues to evolve, we were very pleased to obtain the rates and premium presented. Overall we remain in a hard market, however we have seen stability in some lines of coverage. Additionally, Property insurance rates continue to be effected by catastrophic losses nationwide along with inflation and cost of materials to rebuild/replace. While rates are rising across the board, the Village and its' staff have done a great job limiting losses and following best practices when it comes to risk management. The most volatile market in 2022 remains to be Cyber Liability. This is due to historic and substantial losses sustained by the carriers due to Cyber hacks and breaches. Cyber specific carriers have begun declining coverage/not offering terms to organizations without MFA (multi factor authentication).

The Village saw an increase in both exposures and payroll since last renewal:

<u>Exposure</u>	2021-22	2022-23	Change
Building	\$13,981,339	\$14,400,776	3%
BPP	\$1,382,226	\$1,423,695	3%
TIV	\$15,363,565	\$15,824,471	3%
Autos	32	33	3%
APD Values	1,736,773	\$1,750,773	1%
Payroll	\$3,791,083	\$4,180,833	10%

The Village's program was marketed to ensure the most competitive terms and pricing. Trident (Argonaut), the Village's incumbent carrier, continues to remain the most competitive option cost and coverage wise. There are no changes in coverage, limits, or terms this year.

Premium Summary

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

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	ESTIMATED COST	CARRIER	ESTIMATED COST
Package (includes Cyber)	Premium TRIA Premium	Argonaut Great Central Insurance Company (Argo Group)	\$69,793 Excluded	Argonaut Great Central Insurance Company (Argo Group)	\$76,923 \$1,058 AP
Crime	Premium	Hanover Insurance Company (Hanover Insurance Companies)	\$1,572	Hanover Insurance Company (Hanover Insurance Companies)	\$1,572
Accidental Death and Dismemberment	Premium	Starr Indemnity & Liability Company (Starr Indemnity & Liability Company)	\$625	Starr Indemnity & Liability Company (Starr Indemnity & Liability Company)	\$625
Workers Compensation	Premium	Illinois Public Risk Fund (Illinois Public Risk Fund)	\$81,519	Illinois Public Risk Fund (Illinois Public Risk Fund)	\$80,572
	Total Fees		\$2,448		\$2,687
	Estimated Cost TRIA Premium		\$83,965 Included		\$82,259 Included
A/JG Risk Management Fee			\$16,920		\$17,426
Total Estimated Program Cost			\$172,875		\$188,887

Overall, the Village’s total program cost increased **9%** (\$15,932). The Village has also received a \$4,005 safety grant from your workers compensation carrier, IPRF. Factoring this into your program’s total cost, the Village’s renewal increase this year is **6.9%**. This increase is in line what we are seeing in the marketplace for other communities when considering the increase in both exposure and payroll. The average increase remains to be 7-10% for well performing accounts. Given the exposure and payroll increases, we feel this is a strong renewal for the Village.

Attached with your proposal you will find our Quarterly Marketplace Update. The report will show average increases per line of coverage across the country.

Please contact myself or Deb with any additional questions or comments. We appreciate our partnership with the Village and their strong commitment to risk management. Happy Holidays!

Ethan Salsinger

Ethan Salsinger
Great Lakes Regional Director
Gallagher



Proposal of Insurance

Village of Hawthorn Woods

2 Lagoon Drive
Hawthorn Woods, IL 60047

Presented: November 10, 2022
Effective: December 31, 2022

Ethan Salsinger
Account Executive
Arthur J. Gallagher Risk Management Services, Inc.
2850 Golf Road
Rolling Meadows, IL 60008
(630) 773-3800
Ethan_Salsinger@ajg.com



Gallagher

Insurance | Risk Management | Consulting

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Executive Summary

Arthur J. Gallagher Risk Management Services, Inc. appreciates the opportunity to present this proposal for your consideration.

The entire staff at Arthur J. Gallagher Risk Management Services, Inc. would like to thank the Village of Hawthorn Woods for the opportunity to present our background, experience, and qualifications as they pertain to the Village's insurance and risk management needs.

The Village of Hawthorn Woods will directly benefit from utilizing our collective knowledge and experience of serving as broker to many Public and Governmental Entities. Nationally, we provide services to over 5,000 schools, municipalities, and counties encompassing over 500,000 employees and \$30,000,000,000 in property values. The Arthur J. Gallagher Risk Management Services, Inc. division of Arthur J. Gallagher & Co. is solely focused on this segment of the market and our expanding client list, market relationships, and personnel reflect that commitment.

We are confident that our proposal will demonstrate our ability to service the risk management needs and confirm our commitment to the Village of Hawthorn Woods based on:

- Our office's strong national presence, which includes clients from New Hampshire to Idaho, and ur expertise in governmental entities.

Our company has the expertise and breadth of services to meet all of your risk management needs. We have an experienced team that will work as an extension of you risk management department and will be committed to ensure your program's success.

We again thank you for this opportunity and look forward to be of service to you

Below is an exposure comparison from expiring to renewal term.

Policy term:	2021-2022	2022-2023	% Change
Total Values	\$15,363,565	\$15,824,471	3%
# Autos	32	33	3%
Payroll	\$3,791,083	\$4,154,433	10%
Contractor Equipment	\$1,334,791	\$1,334,791	0%

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.

Ethan Salsinger

Thursday, November 10, 2022

Service Team

Ethan Salsinger 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
Ethan Salsinger Account Executive	(630) 285-3651	Ethan_Salsinger@ajg.com	Producer
Deb Canning Client Service Manager	(630) 647-3102	deb_canning@ajg.com	Client Service Manager

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

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.

Loss Control

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

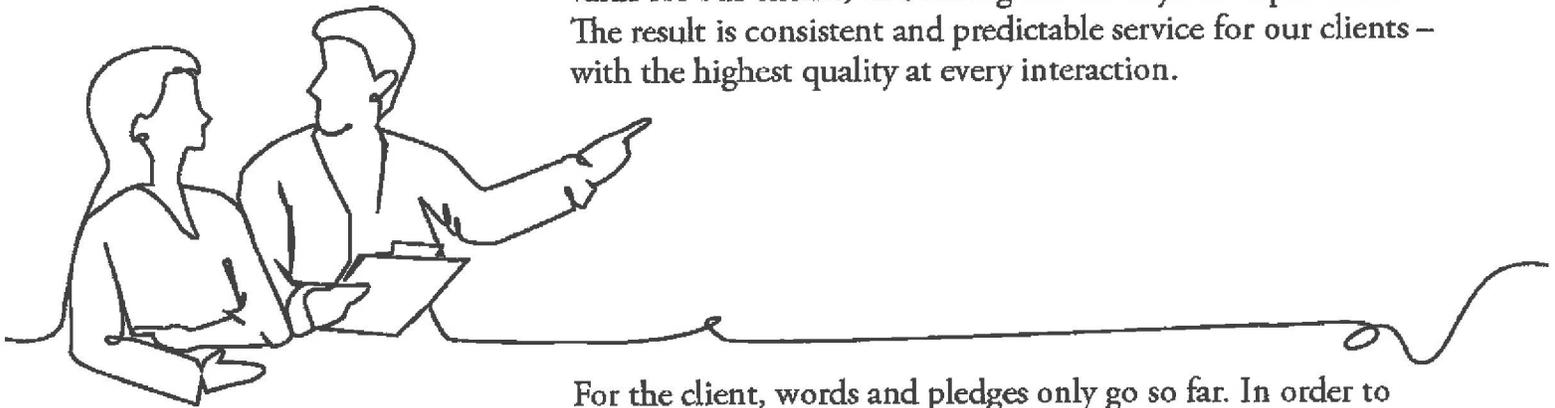


Our Service Commitment

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

Program Structure

Named Insured

Named Insured Schedule:

Named Insured	Package	Crime	Accidental Death and Dismemberment	Workers Compensation
Village of Hawthorn Woods	X	X	X	X

Note: Any entity not named in this proposal, may not be an insured entity. This may include affiliates, subsidiaries, LLC's, partnerships and joint ventures.

Market 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
Argonaut Great Central Insurance Company	Package	Recommended Quote	\$76,923
Hanover Insurance Company	Crime	Recommended Quote	\$1,572
Starr Indemnity & Liability Company	Accidental Death and Dismemberment	Recommended Quote	\$625
Illinois Public Risk Fund	Workers Compensation	Recommended Quote	\$92,259

Location Schedule

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
All lines	All	See SOV in Appendix

Program Details

Coverage: Package - Property
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

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
Building	\$14,400,776
Business Personal Property	\$1,423,695
Earthquake	\$5,000,000
Flood	\$5,000,000
Equipment Breakdown:	\$15,824,471
- Business Income and Extra Expense	\$600,000
- Pollutant Clean Up and Removal	\$250,000
- Refrigerant Contamination	\$250,000
- Spoilage	\$250,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Property - Deductible	\$1,000
Deductible	Earthquake	\$50,000
Deductible	Flood	\$50,000
Deductible	Equipment Breakdown :	
Deductible	- Deductible - Direct Damage	\$1,000
Deductible	- Deductible - Indirect Damage	72 Hours
Deductible	Business Income Coverages :	
Deductible	Business Income and Extra Expense	72 Hours
Deductible	Dependent Property	72 Hours
Deductible	Interruption Of Computer Operations	72 Hours
Deductible	Newly Acquired or Constructed Property - Business Income	72 Hours

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Off Premises Utility Failure-Business Income	24 Hours
Deductible	Ingress or Egress	72 Hours
Deductible	Pollutant Clean Up And Removal	72 Hours
Deductible	Coverage Modifications :	
Deductible	Ordinance and Law :	
Deductible	- Coverage A	Included
Deductible	- Coverage B	Included
Deductible	- Coverage C	Included
Deductible	Accidental Classroom Chemical Spills	\$1,000
Deductible	Accounts Receivable Records	\$1,000
Deductible	Accumulation of Surface Water	\$1,000
Deductible	Animals :	
Deductible	- Occurrence Limit	\$1,000
Deductible	- Aggregate Limit	\$1,000
Deductible	Appurtenant Structures	\$1,000
Deductible	Audio Visual and Communication Equipment	\$250
Deductible	Changes in Temperature Or Humidity	\$1,000
Deductible	Commandeered Property	\$250
Deductible	Computer Equipment	\$1,000
Deductible	Portable Computer Equipment : - Per Item	\$1,000
Deductible	Course of Construction - Per Building	\$1,000
Deductible	Debris Removal - Your Premises	\$1,000
Deductible	Debris Removal - Wind Blown Debris	\$1,000
Deductible	Electrical Damage	\$1,000
Deductible	Electronic Data	\$1,000
Deductible	Fine Arts	\$1,000
Deductible	Fungus, Wet Rot, Dry Rot And Bacteria (limited coverage)	\$1,000
Deductible	Glass Display Or Trophy Cases	\$500
Deductible	Inventory And Appraisal	\$1,000
Deductible	Key Card Coverage	\$1,000
Deductible	Money And Securities :	
Deductible	- On Your Premises	\$1,000
Deductible	- Away From Your Premises	\$1,000
Deductible	Newly Acquired Or Constructed Property :	
Deductible	- Buildings	\$1,000
Deductible	- Your Business Personal Property	\$1,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Non-owned Detached Trailers	\$1,000
Deductible	Off Premises Utility Failure - Damage to Covered Property	\$1,000
Deductible	Outdoor Property	\$1,000
Deductible	Outdoor Signs	\$1,000
Deductible	Personal Effects And Property Of Others :	\$1,000
Deductible	Pollutant Clean Up And Removal	\$1,000
Deductible	Property In Transit	\$1,000
Deductible	Property Off-premises	\$1,000
Deductible	Retaining Walls	\$1,000
Deductible	Salesperson's Samples	\$1,000
Deductible	SCADA Upgrade	\$1,000
Deductible	Penstock	\$1,000
Deductible	Sod, Trees, Shrubs and Plants :	
Deductible	- Occurrence Limit	\$1,000
Deductible	Spoilage	\$1,000
Deductible	Theft of Jewelry, Furs, Stamps And Other Specified Items :	\$1,000
Deductible	- Per Item	\$1,000
Deductible	- Max Occurrence Limit	\$1,000
Deductible	Undamaged Leasehold Improvements	
Deductible	Underground Fiber Optic Cable : - Any One Occurrence	\$1,000
Deductible	Underground Property, Paved Surfaces or Athletic Fields	\$1,000
Deductible	Valuable Papers And Records (Other Than Electronic Data)	\$1,000
Deductible	Virus, Harmful Code or Similar Instruction	\$1,000

DESCRIPTION	AMOUNT
Business Income Coverages :	
Business Income and Extra Expense	\$600,000
Dependent Property	\$100,000
Interruption Of Computer Operations	\$10,000
Lease Cancellation Moving Expenses	\$5,000
Newly Acquired or Constructed Property - Business Income	\$500,000
Off Premises Utility Failure-Business Income	\$50,000
Ingress or Egress	\$25,000
Pollutant Clean Up And Removal	\$25,000
Coverage Modifications :	
Ordinance and Law :	

DESCRIPTION	AMOUNT
- Coverage A	Included
- Coverage B	\$1,000,000
- Coverage C	\$1,000,000
Accidental Classroom Chemical Spills	\$50,000
Accounts Receivable Records	\$100,000
Accumulation of Surface Water	\$25,000
Animals :	
- Occurrence Limit	\$10,000
- Aggregate Limit	\$50,000
Appurtenant Structures	\$100,000
Audio Visual and Communication Equipment	\$100,000
Changes in Temperature Or Humidity	\$50,000
Commandeered Property	\$250,000
Computer Equipment	\$250,000
Portable Computer Equipment :	
- Per Item Limit	\$1,500
- Per Policy Limit	\$15,000
Course of Construction :	
- Per Building	\$25,000
- Per Policy Year	\$100,000
Debris Removal - Your Premises	\$250,000
Debris Removal - Wind Blown Debris	\$10,000
Electrical Damage	\$50,000
Electronic Data	\$100,000
Fine Arts	\$100,000
Fire Department Service Charge	\$25,000
Fungus, Wet Rot, Dry Rot And Bacteria (limited coverage)	\$15,000
Glass Display Or Trophy Cases	\$5,000
Inventory And Appraisal	\$20,000
Key Card Coverage	\$25,000
Lock Replacement	\$10,000
Money And Securities :	
- On Your Premises	\$20,000
- Away From Your Premises	\$10,000
Newly Acquired Or Constructed Property :	
- Buildings	\$1,000,000
- Your Business Personal Property	\$1,000,000

DESCRIPTION	AMOUNT
Non-owned Detached Trailers	\$20,000
Off Premises Utility Failure - Damage to Covered Property	\$100,000
Outdoor Property	\$100,000
Outdoor Signs	\$5,000
Personal Effects And Property Of Others :	\$50,000
- Any one Employee or Volunteer	\$1,500
Pollutant Clean Up And Removal	\$500,000
Property In Transit	\$50,000
Property Off-premises	\$50,000
Recharge Of Fire Protection Equipment	\$10,000
Retaining Walls	\$5,000
Reward Payments	\$15,000
Salesperson's Samples	\$10,000
SCADA Upgrade	\$100,000
Penstock	\$100,000
Sod, Trees, Shrubs and Plants :	
- Any One Tree, Shrub or Plant	\$1,000
- Occurrence Limit	\$10,000
Spoilage	\$25,000
Theft of Jewelry, Furs, Stamps And Other Specified Items :	
- Per Item	\$2,500
- Max Occurrence Limit	\$10,000
Undamaged Leasehold Improvements	\$50,000
Underground Fiber Optic Cable :	
- Any One Occurrence	\$10,000
- Each 12 month Period	\$50,000
Underground Property, Paved Surfaces or Athletic Fields	\$250,000
Valuable Papers And Records (Other Than Electronic Data)	\$100,000
Virus, Harmful Code or Similar Instruction	\$25,000

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Applies

Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	Applies

Exclusions include, but are not limited to:

DESCRIPTION
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure

Binding Requirements:

DESCRIPTION
Subjected to:
- Signed Statement of Values
- Signed TRIA Notice

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Total Insured Values: \$15,824,471

Premium	\$14,983.00
ESTIMATED PROGRAM COST	\$14,983.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$449.00

Subject to Audit: Not Auditable

Coverage: Package - Equipment Floater- Inland Marine
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Coverage:

SUBJECT OF INSURANCE	AMOUNT
Scheduled Equipment	\$1,125,051

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Scheduled Equipment	\$1,000
Deductible	Emergency - Police Equipment	\$1,000

Additional Coverage:

DESCRIPTION	AMOUNT
Emergency - Police Equipment	\$209,740
Unscheduled Miscellaneous Property : Subject to Maximum Amount of: 2,500 Per Item	\$10,000

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Applies to Scheduled Equipment Less than 10 Years
Replacement Cost	Emergency - Police Equipment; Unscheduled Miscellaneous Property

Exclusions include, but are not limited to:

DESCRIPTION
Cranes & Rigging Equipment
Mechanical or Equipment Breakdown
Pollution

Binding Requirements:

DESCRIPTION
Subject to:
- Signed TRIA Notice

Premium	\$2,222.00
ESTIMATED PROGRAM COST	\$2,222.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$67.00

Coverage: Package - General Liability
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
General Liability	Occurrence	Not Applicable	Not Applicable
Employee Benefits	Occurrence	Not Applicable	Not Applicable

Defense Limitations:

DEFENSE COST DOLLAR LIMIT	DEFENSE COST TYPE / COMMENTS
Applies	In addition to Policy Limit, and if so: limited

Coverage:

DESCRIPTION	AMOUNT
Bodily Injury/Property Damage	\$1,000,000
Personal Injury/Advertising Injury	\$1,000,000
Employee Benefit	\$1,000,000
Damages to Premises Rented to You	\$100,000
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Employee Benefit	\$1,000
Deductible	Sexual Abuse or Molestation Liability Sublimit	\$2,500

Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Coverage - A Limited Coverage for Unmanned Aircraft- Under 25 Pounds	Limit	\$25,000
Limited Pollution Liability Coverage (Chemical Spraying and Sewer Utility)		Included
Sexual Abuse or Molestation Liability Sublimit	Sublimit	\$500,000/\$500,000
Firework Display or Exhibition		Included
Sewer System		Included
Waterslide		Included

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
General Liability	Mold / Fungus
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:
- Signed TRIA Notice

Premium	\$7,124.00
ESTIMATED PROGRAM COST	\$7,124.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$214.00

Coverage: Package - Public Officials' Liability
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE
Public Officials' Liability	Claims Made	12/31/2015

Defense Limitations:

DEFENSE COST DOLLAR LIMIT	DEFENSE COST TYPE / COMMENTS
Applies	In addition to Policy Limit, and if so: limited

Coverage:

DESCRIPTION	AMOUNT	BASIS
Public Officials' Liability	\$1,000,000	Per Wrongful Act
Public Officials' Liability	\$2,000,000	Annual Aggregate

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Public Officials' Liability (Expenses included within retention) - Deductible Each Wrongful Act	\$5,000
Deductible	Public Officials P.E. 2	
Deductible	Firework Display or Exhibition	\$5,000
Deductible	Sewer System	\$5,000
Deductible	Waterslide	\$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

Incident or Claim Reporting Provision:

DESCRIPTION
Refer to attached policy form

Run Off Provisions:

DESCRIPTION
Refer to attached policy form

Additional Coverage:

DESCRIPTION	AMOUNT
Public Officials P.E. 2	
Firework Display or Exhibition	Included
Sewer System	Included
Waterslide	Included

Binding Requirements:

DESCRIPTION
Subject to Fully Completed/Signed Trident Public Entity Application and Supplements

Premium	\$1,048.00
ESTIMATED PROGRAM COST	\$1,048.00

Coverage: Package - Employment Practices Liability
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE
Employment Practices Liability	Claims Made	12/31/2015

Defense Limitations:

DEFENSE COST DOLLAR LIMIT	DEFENSE COST TYPE / COMMENTS
Applies	In addition to Policy Limit, and if so: limited

Coverage:

DESCRIPTION	AMOUNT	BASIS
Employment Practices Liability	\$1,000,000	Per Wrongful Employment Act
Employment Practices Liability	\$2,000,000	Annual Aggregate

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Employment Practices Liability (Expenses included within retention) - Deductible Each Wrongful Act	\$5,000
Deductible	Miscellaneous Description - Back Wages	\$10,000

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

Incident or Claim Reporting Provision:

DESCRIPTION
Refer to attached policy form

Run Off Provisions:

DESCRIPTION
Refer to attached policy form

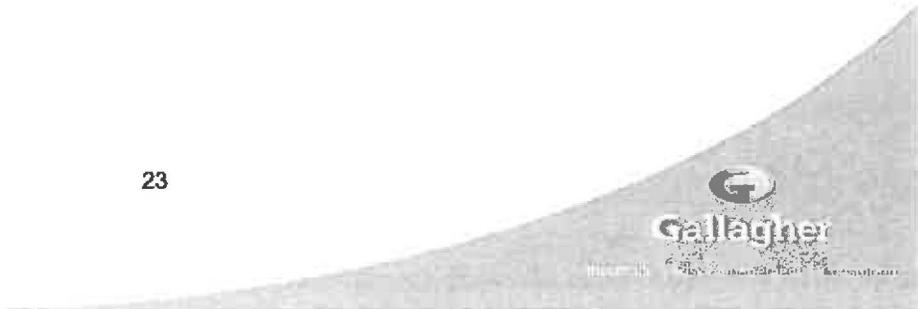
Additional Coverage:

DESCRIPTION	AMOUNT
Non-Monetary Defense Per Wrongful Act	\$50,000
Non-Monetary Defense Annual Aggregate	\$50,000
EEOC* Per Wrongful Act	\$10,000
EEOC* Annual Aggregate	\$50,000
Miscellaneous Description	
Back Wages	\$50,000

Binding Requirements:

DESCRIPTION
Subject to Fully Completed/Signed Trident Public Entity Application and Supplements

Premium	\$7,847.00
ESTIMATED PROGRAM COST	\$7,847.00



Coverage: Package - Law Enforcement Liability
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Law Enforcement Liability	Occurrence	Not Applicable	Not Applicable

Defense Limitations:

DEFENSE COST DOLLAR LIMIT	DEFENSE COST TYPE / COMMENTS
Applies	In addition to Policy Limit, and if so: limited

Coverage:

DESCRIPTION	AMOUNT	BASIS
Law Enforcement Liability	\$1,000,000	Per Wrongful Act
Law Enforcement Liability	\$2,000,000	Annual Aggregate

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Law Enforcement Liability (Expenses included within retention) - Deductible Each Wrongful Act	\$5,000

Binding Requirements:

DESCRIPTION
Subject to - Signed TRIA Notice

Premium **\$7,288.00**

ESTIMATED PROGRAM COST **\$7,288.00**

Coverage: Package - Automobile

Carrier: Argonaut Great Central Insurance Company

Policy Period: 12/31/2022 to 12/31/2023

Coverage:

DESCRIPTION	AMOUNT	COVERED AUTOS
Liability Limit	\$1,000,000	1
Uninsured Motorist	\$500,000	2
Underinsured Motorist	\$500,000	2
Medical Payments	\$5,000	2
Auto Physical Damage - Comprehensive	ACV	10
Auto Physical Damage - Collision	ACV	10

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Auto Physical Damage - Comprehensive	\$1,000
Deductible	Auto Physical Damage - Collision	\$1,000

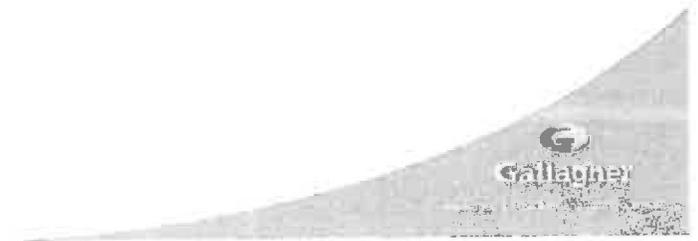
Covered Autos:

SYMBOL	SYMBOL NAME	DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS
1	Any Auto	
2	Owned Autos Only	Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned Private Passenger Autos Only	Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned Autos Other Than Private Passenger Autos Only	Only those autos you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned Autos Subject To No-Fault	Only those autos you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned Autos Subject To A Compulsory Uninsured Motorists Law	Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists' requirement.
7	Specifically Described Autos	Only those autos described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in Item Three).
8	Hired Autos Only	Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent, or borrow from any of your employees, partners (if you are a partnership), members (if you are a limited liability company) or members of their households.

Village of Hawthorn Woods



Vehicles: See Schedule in Appendix



Coverage: Package - Data Compromise
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Form Number:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Data Compromise	Claims Made	To Follow	To Follow

Coverage:

DESCRIPTION	AMOUNT	BASIS
Data Compromise Response Expense	\$1,000,000	Annual Aggregate
- 1st Party Named Malware	\$50,000	Per Occurrence
- Forensic IT Review	\$500,000	Per Occurrence
- Legal Review	\$500,000	Per Occurrence
- Public Relations	\$5,000	Per Occurrence
- Regulatory Fines/Penalties	\$500,000	Per Occurrence
- PCI Fines and Penalties	\$500,000	Per Occurrence
Data Compromise Liability	\$1,000,000	Annual Aggregate
- 3rd Party Named Malware	\$50,000	Per Occurrence

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Data Compromise Response Expense - Each Response Expense Occurrence Deductible	\$10,000
Deductible	Data Compromise Liability - Each Liability Occurrence	\$10,000

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

Incident or Claim Reporting Provision:

DESCRIPTION
Refer to attached policy form

Run Off Provisions:

DESCRIPTION
Refer to attached policy form

Exclusion:

DESCRIPTION
War

Binding Requirements:

DESCRIPTION
Subject to Fully Completed/Signed Trident Public Entity Application and Supplements

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Retroactive Date: TBD Pending & Prior Date: TBD

Premium	\$1,946.00
ESTIMATED PROGRAM COST	\$1,946.00

Run Off Provisions:

DESCRIPTION
Refer to attached policy form

Exclusion:

DESCRIPTION
War

Binding Requirements:

DESCRIPTION
Subject to Fully Completed/Signed Trident Public Entity Application and Supplements

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Retroactive Date: TBD Pending & Prior Date: TBD

Premium	\$4,971.00
ESTIMATED PROGRAM COST	\$4,971.00

Subject to Audit: Not Auditable

Coverage: Package - Excess Liability
Carrier: Argonaut Great Central Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Form Type:

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

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE COST TYPE / COMMENTS
Umbrella	Applies	In addition to Policy Limit, and if so: limited

Coverage:

DESCRIPTION	AMOUNT
Each Occurrence, Offense, Accident, or Wrongful Act	\$9,000,000
Aggregate Limit (Follow Form to Underlying)	\$9,000,000

Underlying Policies:

COVERAGE	LIMIT	CARRIER NAME	EFFECTIVE DATE	EXPIRATION DATE
General Liability	\$1,000,000	Argonaut Great Central Insurance Company	12/31/2022	12/31/2023
Public Officials' Liability	\$1,000,000	Argonaut Great Central Insurance Company	12/31/2022	12/31/2023
Employment Practices Liability	\$1,000,000	Argonaut Great Central Insurance Company	12/31/2022	12/31/2023
Law Enforcement Liability	\$1,000,000	Argonaut Great Central Insurance Company	12/31/2022	12/31/2023
Auto Liability	\$1,000,000	Argonaut Great Central Insurance Company	12/31/2022	12/31/2023

Endorsements include, but are not limited to:

DESCRIPTION
Common Policy Declarations - 4 VIL 100 10/01/1998
Premium Statement - ASC 00 02 01/01/1998
Schedule Of Locations - ASC 00 12A 09/01/2018
Common Policy Conditions- (N/A To Va Auto) - VIL 001 02/01/2005
Premium Detail Summary - VIL 500 07/01/2006
Schedule 1 - List Of Common Dec Forms - ASC 00 11 01/01/1998
Excess Liability Coverage Part Declarations - GRS EL 100 07/01/2007

Endorsements include, but are not limited to:

DESCRIPTION
Excess Liability Coverage Form - GRS EL 101 01/01/2016
Exclusion Of Certified Acts Of Terrorism And Exclusion Of Others Acts - OBITRIA EX 06/01/2017
IL Amendatory Endorsement - VIL 644 IL 07/01/2018
Schedule 7 - Excess Policy List Of Forms - ASC 00 11 01/01/1998

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
Total Pollution Exclusion

Binding Requirements:

DESCRIPTION
Signed TRIA form

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Total premium include TRIA of \$328

Premium	\$10,917.00
ESTIMATED PROGRAM COST	\$10,917.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$328.00

Subject to Audit: Not Auditable

Coverage: Crime
Carrier: Hanover Insurance Company
Policy Period: 12/31/2022 to 12/31/2023

Form Type:

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

Coverage:

DESCRIPTION	AMOUNT
Employee Theft	\$500,000
Forgery or Alteration	\$100,000
Inside Premises - Theft of Money and Securities	\$100,000
Inside Premises - Robbery or Safe Burglary of Other Property	\$100,000
Outside Premises	\$100,000
Computer Fraud	\$100,000
Funds Transfer Fraud	\$100,000
Money Order & Counterfeit Paper Currency	\$10,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Employee Theft	\$2,500
Deductible	Forgery or Alteration	\$1,000
Deductible	Inside Premises - Theft of Money and Securities	\$1,000
Deductible	Inside Premises - Robbery or Safe Burglary of Other Property	\$1,000
Deductible	Outside Premises	\$1,000
Deductible	Computer Fraud	\$1,000
Deductible	Funds Transfer Fraud	\$1,000
Deductible	Money Order & Counterfeit Paper Currency	\$250
Deductible	Funds Transfer - False Pretenses Coverage	\$5,000

Additional Coverage:

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

Endorsements Include, but are not limited to:

DESCRIPTION
Delete Employee Exclusions - (Endorsement 54)
Government Crime Policy - CR 00 26
Add Faithful Performance Of Duty Coverage - CR2519 05/01/2006
Government Crime Policy Declarations - CRDS04 07/01/2002
Include Specified Non-compensated Officers as Employees -CR 25 08 08 07 Fill in: All board members and Trustees
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)

Binding Requirements:

DESCRIPTION
Signed Client authorization to bind

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
3 Year policy term 2020-2023 total premium is \$4,716 / Annual installment of \$1,572 Premium

Premium	\$1,572.00
ESTIMATED PROGRAM COST	\$1,572.00

Coverage: Accidental Death and Dismemberment

Carrier: Starr Indemnity & Liability Company

Policy Period: 12/31/2022 to 12/31/2023

Form Number:

Form Type:

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

DESCRIPTION	AMOUNT
Aggregate	\$250,000
Accidental Death and Dismemberment Benefit: Covered Person Principal	\$100,000
Loss Period	365 Days from the date of The Covered Accident
Accidental Medical and Dental Expense Benefit : Total Benefit Maximum for all	\$100,000
- Loss Period (first Covered Expenses must be incurred within):	90 Days after covered Accident
- Benefit Period	1 Year from Date of Covered Accident
Disability Benefit - Maximum Benefit Period	26 Weeks
Disability Benefit - Amount of Benefit	\$300

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Accident Total Disability Benefit	\$1,000
Deductible	Disability Benefit : Waiting Period 7	7 Days

Endorsements include, but are not limited to:

DESCRIPTION
Administrative Change Rider #5 - AH-20004
AH-20001 - Blanket Accident Insurance Policy
AH-20005 - Illinois Rider
AH-20007 - Administrative Change Rider
AH-20008 - Schedule of Benefits

Exclusions include, but are not limited to:

DESCRIPTION
War
Nuclear

Exclusions include, but are not limited to:

DESCRIPTION
Pollution

Binding Requirements:

DESCRIPTION
Signed Client Authorization to bind.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
<p>Coinsurance: 100% of Usual and Customary Charges Premium Payment is Due Within Twenty (20) Days from Effective Date 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. Classes of Eligible Persons: All registered CERT Team Trainees of the Policyholder</p>
Hazards Insured Against: Supervised and Sponsored Activities
Covered Activities: While Participating in supervised and sponsored CERT training program

Premium	\$625.00
ESTIMATED PROGRAM COST	\$625.00

Subject to Audit: Not Auditable



Coverage: Workers Compensation
Carrier: Illinois Public Risk Fund
Policy Period: 1/1/2023 to 1/1/2024

Coverage:

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

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Workers Compensation	None

States:

DESCRIPTION	STATE
States Covered:	IL

Endorsements include, but are not limited to:

DESCRIPTION
Broad Form All States for Employee Travel - IPRF WC 00 001 18
Federal Employers' Liability Act Coverage - IPRF WC 00 002 18
Foreign Voluntary Workers' Compensation and Employers' Liability For Traveling Employees - IPRF WC 00 003 18
Longshoremen's and Harbor Workers' Compensation Act Coverage - IPRF WC 00 004 18
Maritime Coverage - IPRF WC 00 005 18
Voluntary Compensation - IPRF WC 00 006 18

Exclusions include, but are not limited to:

DESCRIPTION
Voluntary Compensation
Longshore & Harbor Workers' Act
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

Binding Requirements:

DESCRIPTION
Client Authorization to Bind

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Cancellation: In the event that the Policy is Cancelled prior to the expiration date, then the total annual premium stated on page 2 will be 100% fully earned
2023 IPRF Safety Grant: \$4,005 - Grant Deadline is December 1, 2023

Premium	\$89,572.00
Fees	
Administrative Fee	\$2,687.00
Total Fees	\$2,687.00
ESTIMATED PROGRAM COST	\$92,259.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED

Subject to Audit: At Expiration

Auditable Exposures:

STATE	CLASS CODE	DESCRIPTION	EXPOSURE	RATE PER \$100
IL	5506	Street Maintenance	\$643,048 - Payroll	\$6.600
IL	7720	Policeman	\$1,359,579 - Payroll	\$1.534
IL	8380	Auto Repair	\$90,501 - Payroll	\$2.594
IL	8810	Clerical	\$1,062,455 - Payroll	\$0.083
IL	8868	School Professional	\$20,813 - Payroll	\$0.233
IL	9102	Parks NOC	\$452,412 - Payroll	\$2.533
IL	9410	Municipal Employees	\$525,625 - Payroll	\$2.195

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
Package (Includes Cyber)	Premium	Argonaut Great Central Insurance Company (Argo Group)	\$69,793	Argonaut Great Central Insurance Company (Argo Group)	\$76,923
	TRIA Premium		Excluded		\$1,058 AP
Crime	Premium	Hanover Insurance Company (Hanover Insurance Companies)	\$1,572	Hanover Insurance Company (Hanover Insurance Companies)	\$1,572
Accidental Death and Dismemberment	Premium	Starr Indemnity & Liability Company (Starr Indemnity & Liability Company)	\$625	Starr Indemnity & Liability Company (Starr Indemnity & Liability Company)	\$625
Workers Compensation	Premium	Illinois Public Risk Fund (Illinois Public Risk Fund)	\$81,519	Illinois Public Risk Fund (Illinois Public Risk Fund)	\$89,572
	Total Fees		\$2,446		\$2,687
	Estimated Cost		\$83,965		\$92,259
	TRIA Premium		Included		Included
AJG Risk Management Fee			\$16,920		\$17,428
Total Estimated Program Cost			\$172,875		\$188,807

Village of Hawthorn Woods



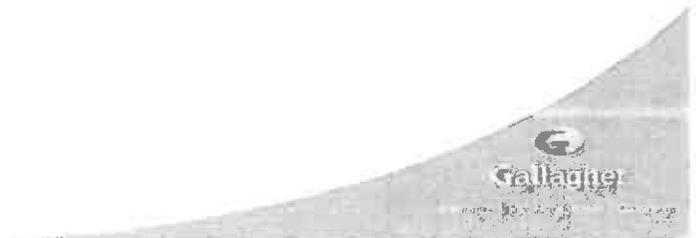
Quote from Argonaut Great Central Insurance Company (Argo Group) is valid until 12/31/2022
Quote from Illinois Public Risk Fund (Illinois Public Risk Fund) is valid until 1/1/2023
Quote from Hanover Insurance Company (Hanover Insurance Companies) is valid until 12/31/2022
Quote from Starr Indemnity & Liability Company (Starr Indemnity & Liability Company) is valid until 12/31/2022

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

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

- Package
- Crime
- Accidental Death and Dismemberment
- Workers Compensation

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.



Coinsurance Illustration

Coinsurance Formula:

$$\text{Insurance Carried} \div \text{Insurance Required} \times \text{Loss} - \text{Deductible} = \text{Settlement}$$

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:

$$\frac{\$400,000 \text{ (Insurance Carried)}}{\$800,000 \text{ (Insurance Required)}} \times \$200,000 \text{ (Loss)} - \$500 \text{ (Deductible)} = \$99,500 \text{ Settlement}$$

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.

Carrier Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY *	ADMITTED/NON-ADMITTED **
Argonaut Great Central Insurance Company	A- XIII	Admitted
Hanover Insurance Company	A XV	Admitted
Illinois Public Risk Fund	NR (1)	Admitted
Starr Indemnity & Liability Company	A XV	Admitted

*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

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.

(1) The Illinois Public Risk Fund is a Self-Insured 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+ XV by A.M. Best

Proposal Disclosures



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/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for 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 based on market conditions and the insurance product placed for the client.
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 that provide for additional compensation if certain 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 insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in 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 some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any 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:

Chief Compliance Officer
Gallagher Global Brokerage
Arthur J. Gallagher & Co.
2850 Goff Rd.
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.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. 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.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("Dispute"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("Notice") of the claim to the other party and to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all

other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Client Signature Requirements

Coverages for Consideration

Overview

Gallagher recommends that you consider purchasing the following additional coverages for which you have exposure. A Proposal for any of the coverages below can be provided.

- Increased Limits

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our insurance Proposals. If you are interested in pursuing additional coverages other than those listed above, please list the additional coverages in the Client Authorization to Bind.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 11/10/2022, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

COVERAGE/CARRIER	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Package
	Argonaut Great Central Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime
	Hanover Insurance Company
N/A	TRIA
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Accidental Death and Dismemberment
	Starr Indemnity & Liability Company
N/A	TRIA
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Workers Compensation
	Illinois Public Risk Fund
<i>TRIA Cannot Be Rejected</i>	

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Umbrella

Increased Limits

Coverage Amendments and Notes:

Fee Agreement: In addition to commission received by Gallagher for the policy term reflected herein, effective: 12/31/2022-2023 Gallagher will receive a fee of: **\$17,428.00** for:

- Placement of Insurance Coverage
- Maintenance and Management of the Account
- Claim Advocacy Services

This fee IS NOT refundable, is fully earned by signing below, and is due and payable within thirty (30) days of such signing. Any placements that require the payment of additional state or federal taxes and/or fees are the client's responsibility.

By accepting this fee agreement, you agree and understand that it reflects services to be provided that have been discussed with and fully disclosed to you, and the above fee is consistent with your understanding. This agreement and any disputes that arise out of this fee agreement shall be governed by the laws of the state of Illinois.

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or

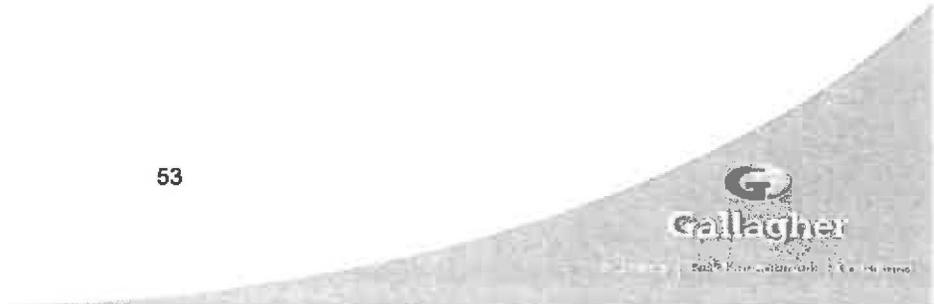
provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: *Paul J. H. Mayor*
Print Name (Specify Title)

Company

Paul J. H. Mayor
Signature

Date: 11/28/22



Appendix



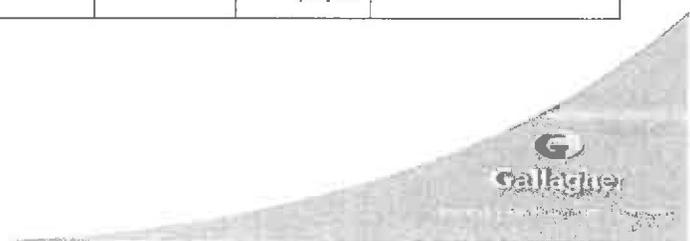
Village of Hawthorn Woods



Bindable Quotations & Compensation Disclosure Schedule

Client Name: Village of Hawthorn Woods

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME	EST. ANNUAL PREMIUM ¹	COMM. % OR FEE ²	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY %
Package					
Property			\$14,983		
Equipment Floater- Inland Marine			\$2,222		
General Liability			\$7,124		
Public Officials' Liability	Argonaut Great Central Insurance Company (Argo Group)	Trident Insurance Services	\$1,048	0 %	
Employment Practices Liability			\$7,847		
Law Enforcement Liability			\$7,288		
Automobile			\$18,577		
Data Compromise			\$1,946		
Cyber Liability			\$4,971		
Excess Liability			\$10,917		
Crime			Hanover Insurance Company (Hanover Insurance Companies)		
Accidental Death and Dismemberment	Starr Indemnity & Liability Company (Starr Indemnity & Liability Company)	Risk Placement Services	\$625	10 %	10 %
Workers Compensation	Illinois Public Risk Fund (Illinois Public Risk Fund)	Boyle, Flagg and Seaman, Inc. (BF&S Insurance)	\$92,259		3%
AJG Risk Management Fee				\$17,428	



Village of Hawthorn Woods



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

2 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.

3 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.



Binding Requirements

Coverage (Issuing Carrier)	Binding Requirements
Package Argonaut Great Central Insurance Company	Package – Signed Client Authorization to Bind
	Signed Statement of Values
	Signed TRIA Notice
	Subject to Fully Completed/Signed Trident Public Entity Application and Supplements
	Automobile – UM/ UIM
Crime Hanover Insurance Company	Signed Client Authorization to bind
Accidental Death and Dismemberment Starr Indemnity & Liability Company	Signed Client Authorization to bind.
Workers Compensation Illinois Public Risk Fund	Client Authorization to Bind Signed IPRF Solvency Letter

Claims Reporting By Policy

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

If you are using a third party administrator ("TPA"), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

COVERAGE(S): Workers Compensation	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Illinois Public Risk Fund Policy Number: Policy Term: 01/01/2023 to 01/01/2024	Insurer/TPA Name: Illinois Public Risk Fund Phone: 844-522-6082 Web: Members - Illinois Public Risk Fund (iprf.com)

COVERAGE(S): Crime	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Hanover Insurance Company Policy Number: Policy Term: 12/31/2022 to 12/31/2025	Insurer/TPA Name: Hanover Insurance Company Phone: 800-628-0250 Fax: 800-399-4734 Email: firstreport@hanover.com

COVERAGE(S): Package	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Argonaut Great Central Insurance Company Policy Term: 12/31/2022 to 12/31/2023	Insurer/TPA Name: Argonaut Great Central Insurance Company Phone: 833-240-4128 Email: CommercialNewClaims@argogroupus.com Web: https://www.argolimited.com/trident/claims-retained-limits-group/

COVERAGE(S): Accidental Death and Dismemberment	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Starr Indemnity & Liability Company Policy Number: Policy Term: 12/31/2022 to 12/31/2023	Insurer/TPA Name: Starr Indemnity & Liability Company Phone: (855) 782-7725 f/u ph#: (855) 498-2379 - Also, see notes Fax: 646-786-3950 Email: claims@starrcompanies.com Web: https://www.starrcompanies.com/clientservices/reportclaim

Reporting to Gallagher or Assistance in Reporting

COVERAGE(S)	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Gallagher Claim Center Policy Number: Policy Term:	Phone: 855-497-0578 Fax: 225-663-3224 Email: ggb.nrcclaimscenter@aig.com

Gallagher STEP



STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit gig.com/us/gallagher-step/ to learn more.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication

 **Gallagher**
CORE360



Gallagher CORE360 is our unique, comprehensive approach to elevating your risk management program that leverages our analytical tools and diverse resource for custom, maximum impact safety solutions to your total cost of risk.



Insurance | Risk Management | Consulting

Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services, Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Clearing by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

The Gallagher Way.
Since 1927.

Please visit ajg.com/us/gallagher-step/ to learn more.

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EAG000021



National Risk Control

Business Continuity & Resilience Services

Businesses face so many challenges in today's marketplace that can disrupt operations or interrupt a supply chain, including:

- Cyber attacks
- COVID-19
- Natural disasters

Having a plan in place and being prepared to successfully manage these situations should be a critical component of any operating model.

The turbulence of 2020, especially the global COVID-19 pandemic, revealed to many organizations just how underprepared they are to effectively respond to and recover from major business disruptions or crises.

Organizations suddenly found they had to deal with unprecedented direct and indirect challenges to their businesses, including major supply chain disruptions, sudden shifts in customer demand and increased cyberthreats since a large portion of the workforce was operating remotely.

However, the incidence of these types of threats was escalating well before COVID-19, as were threats posed by workplace violence, societal unrest and natural disasters as a result of climate change.

To make matters worse, organizations are now faced with increased costs for insurance coverage as a result of a hard market.

Building resilient and recoverable operations has proven to be more difficult than ever. Organizations often struggle to develop a comprehensive yet pragmatic business continuity management framework to identify, assess and manage threats/vulnerabilities.

Underpreparedness has consequences. A minor incident can escalate to a major crisis that can consume an organization, and impact its brand/reputation and financial results for months, if not years.

According to Oxford Metrica, "Of the companies that faced a crisis, on average, more than three-quarters experienced a 20%-30% drop in their stock price as a result of the way the incident was managed."

For companies to achieve long-term resilience, they must be agile enough to respond and recover from any crisis, regardless of its nature or origin.

If COVID-19 taught us anything, it is that the ability to recover critical business processes builds confidence among key stakeholders such as employees, regulators, customers, investors, the media, the public and insurers.

Resilient organizations manage uncertainty. As a trusted partner and advisor, Gallagher's **Business Continuity and Resilience Services** team works with organizations to first assess their level of business resilience and then develop custom programs to improve it. We have developed business continuity, crisis management, crisis communications and supply chain risk management programs for clients in virtually every industry.

[View our Business Continuity & Resilience Services](#)



Gallagher **CORE360** is our unique, comprehensive approach of evaluating your risk management program that leverages analytical tools and diverse resources for customized, maximum impact on six cost drivers of your total cost of risk.

When evaluating potential crises you may face, it's important to focus on **Uninsured & Uninsurable Losses** to identify any risks you have that are either uninsured or uninsurable.

A Next Generation Engagement Solution

Gallagher Insight is a user-friendly web portal that allows secure, real-time collaboration between you and your Gallagher team. It empowers Clients with 24/7 access to their summary insurance information and an array of materials needed to run your risk management program, all at your fingertips on any device. Gallagher Insight is a password-protected portal accessible through any browser on your mobile phone, tablet or PC. Insight offers a modern design, robust features and upgraded functionality, including:

- Secure web-based document libraries for our clients
- Policy and document sharing with your Gallagher account team
- A private social network between your global team and ours
- Stewardship through goals, events and tasks set up by you and your Gallagher team
- Access to Gallagher's resource library
- Submission and tracking of service requests

Insight can be accessed from any electronic device using a secure ID and password to login.



The Gallagher Way.
Since 1927.

ajg.com


Gallagher

Insurance | Risk Management | Consulting

Contractual Risk Compliance



Gallagher

Insurance | Risk Management | Consulting



Gallagher Verify monitors expiration dates, insurance limits and other details across thousands of COIs. In addition, their team delivers a very consultative, custom approach, which has allowed us to significantly improve our overall risk exposure.

Mitigate contractual risk with confidence

There is more to managing compliance than just collecting your third-party vendors' certificates. **Gallagher VerifySM** ensures you are tracking all the information you need to keep your company organized, compliant and properly protected. Take advantage of our intelligent technology and experienced compliance experts to gain insight into your level of risk, giving you the freedom to focus on your day-to-day operations.

Protect your business from unknown risk

A majority of organizations face unknown risk. In fact, research shows that most organizations average only 20% compliance for vendor insurance. Gallagher Verify limits your unknown risk and significantly improves compliance. Most companies that use Gallagher Verify average over 80% compliance.*

Track more than just Certificates of Insurance

Our cloud software has the capability to track and verify compliance for any type of document your business is required to keep on file. These documents can include but are not limited to:

W-9 forms	OSHA mod rates	Background checks
MVRs	Contracts	Certifications and licenses

Gallagher Verify brings big benefits to your business

- Increased profitability due to reduced internal administrative costs
- Insurance consulting with a risk advisor
- Reports and dashboards to manage compliance trends
- Ongoing monitoring of A.M. Best insurance carrier ratings and vendor compliance with A.M. Best rating
- Easy-to-use cloud software used to track and record incoming COIs
- Proactive compliance calls to vendors
- Industry-specific software configurations

Appended Documents

Statement of Values: Village of Hawthorn Woods, Illinois

Effective Dates: 12/31/2022 - 12/31/2023

10/31/2022

Loc #	Bldg #	Building	Contents	Valuation	Const	Location	Address	City/Town	ST	Zip	Area	Year	Sprkl
1	1	\$3,604,245	\$278,619	RC	Frame	Village Hall/Police Station	2 Lagoon Dr	Hawthorn Woods	IL	60047	14,193	1972	N
1	2	\$0	\$10,716	RC	Frame	Minolta Copier	2 Lagoon Dr	Hawthorn Woods	IL	60047	0	0	N
1	3	\$0	\$107,161	RC	Frame	Computers/Printers/Network equip	2 Lagoon Dr	Hawthorn Woods	IL	60047	0	0	N
1	4	\$27,318	\$0	RC	Fire Resistive	Bike Racks	2 Lagoon Dr	Hawthorn Woods	IL	60047	0	0	N
2	1	\$6,556	\$0	RC	Fire Resistive	Brierwoods Park/Benches Tables	27 Acorn Dr.	Hawthorn Woods	IL	60047	0	0	N
2	2	\$60,100	\$0	RC	Fire Resistive	Brierwoods Park/Playground Equip	27 Acorn Dr.	Hawthorn Woods	IL	60047	0	0	N
2	3	\$71,027	\$0	RC	Fire Resistive	Brierwoods/Bridlewoods Parks/Playground Equip	27 Acorn Dr.	Hawthorn Woods	IL	60047	0	0	N
2	4	\$8,742	\$0	RC	Fire Resistive	Brierwoods/Bridlewoods Parks/benches, Grills, Tables	27 Acorn Dr.	Hawthorn Woods	IL	60047	0	0	N
3	1	\$27,318	\$0	RC	Fire Resistive	Community Park - Fencing BB Field - West Field	42 Park View Ln	Hawthorn Woods	IL	60047	0	0	N
3	2	\$17,484	\$0	RC	Fire Resistive	Community Park - Fencing BB Field - East Field	42 Park View Ln	Hawthorn Woods	IL	60047	0	0	N
3	3	\$9,835	\$0	RC	Fire Resistive	Community Park - Picnic Tables/garbage cans/benches	42 Park View Ln	Hawthorn Woods	IL	60047	0	0	N
3	4	\$16,391	\$0	RC	Fire Resistive	Community Park - Irigation System	42 Park View Ln	Hawthorn Woods	IL	60047	0	0	N
3	5	\$109,273	\$0	RC	Fire Resistive	Community Park - Playground Equip	42 Park View Ln	Hawthorn Woods	IL	60047	0	0	N
4	1	\$3,278	\$0	RC	Fire Resistive	Copperfield Park - Benches	8 Copperfield Dr.	Hawthorn Woods	IL	60047	0	0	N
4	2	\$2,185	\$0	RC	Fire Resistive	Copperfield Park - Benches	8 Copperfield Dr.	Hawthorn Woods	IL	60047	0	0	N
4	3	\$32,782	\$0	RC	Fire Resistive	Copperfield Park - Playground Equip	8 Copperfield Dr.	Hawthorn Woods	IL	60047	0	0	N
4	4	\$69,566	\$0	RC	Masonry Non-Combustible	Gazebo	8 Copperfield Dr.	Hawthorn Woods	IL	60047	0	0	N
5	1	\$1,639	\$0	RC	Fire Resistive	Heather Highland Park - Benches	9 Heather Lane	Hawthorn Woods	IL	60047	0	0	N
5	2	\$43,709	\$0	RC	Fire Resistive	Heather Highland Park - Playgoung equip	9 Heather Lane	Hawthorn Woods	IL	60047	0	0	N
6	1	\$203,857	\$0	RC	Fire Resistive	Heritage Oaks Park - Baseball fencing	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0	N

<u>Loc #</u>	<u>Bldg #</u>	<u>Building</u>	<u>Contents</u>	<u>Valuation</u>	<u>Const</u>	<u>Location</u>	<u>Address</u>	<u>City/Town</u>	<u>ST</u>	<u>Zip</u>	<u>Area</u>	<u>Year</u>	<u>Sorkl</u>
6	2	\$77,450	\$0	RC	Fire Resistive	Heritage Oaks Park - Basketball court	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	3	\$8,144	\$0	RC	Fire Resistive	Heritage Oaks Park - Bike Racks	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	4	\$13,080	\$0	RC	Fire Resistive	Heritage Oaks Park - Bleachers (baseball fields)	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	5	\$437,091	\$0	RC	Fire Resistive	Heritage Oaks Park - Concession stand building	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	6	\$16,937	\$0	RC	Fire Resistive	Heritage Oaks Park - Drinking Fountains	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	7	\$11,175	\$0	RC	Fire Resistive	Heritage Oaks Park - Flagpoles	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	8	\$81,955	\$0	RC	Masonry Non-Combustible	Heritage Oaks Park - Gazebo	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	9	\$631,050	\$0	RC	Fire Resistive	Heritage Oaks Park - Irrigation System	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	10	\$5,464	\$0	RC	Fire Resistive	Heritage Oaks Park - Player Benches	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	11	\$44,179	\$0	RC	Fire Resistive	Heritage Oaks Park - Playground baseball area	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
6	12	\$101,291	\$0	RC	Fire Resistive	Heritage Oaks Park - Tennis Court	436 Heritage Oaks	Hawthorn Woods	IL	60047	0 0	N	
7	1	\$2,732	\$0	RC	Fire Resistive	Highview Park - benches	19 N. Highview Circle	Hawthorn Woods	IL	60047	0 0	N	
7	2	\$6,556	\$0	RC	Fire Resistive	Highview Park - Fencing BB field	19 N. Highview Circle	Hawthorn Woods	IL	60047	0 0	N	
7	3	\$16,391	\$0	RC	Fire Resistive	Highview Park - Fencing Tennis Court	19 N. Highview Circle	Hawthorn Woods	IL	60047	0 0	N	
7	4	\$60,100	\$0	RC	Fire Resistive	Highview Park - Playground Equip	19 N. Highview Circle	Hawthorn Woods	IL	60047	0 0	N	
7	5	\$76,491	\$0	RC	Fire Resistive	Highview Park - Hockey/basketball	19 N. Highview Circle	Hawthorn Woods	IL	60047	0 0	N	
7	6	\$14,831	\$0	RC	Fire Resistive	Park Signs	19 N. Highview Circle	Hawthorn Woods	IL	60047	0 0	N	
8	1	\$6,556	\$0	RC	Fire Resistive	Rambling Hills Park - Fencing - BB Field	Magnolia Parkway	Hawthorn Woods	IL	60047	0 0	N	
8	2	\$71,027	\$0	RC	Fire Resistive	Rambling Hills Park - Playground Equip	Magnolia Parkway	Hawthorn Woods	IL	60047	0 0	N	
8	3	\$100,403	\$0	RC	Joisted Masonry	Rambling Hills Park - Restrooms	Magnolia Parkway	Hawthorn Woods	IL	60047	0 0	N	
9	1	\$2,185	\$0	RC	Fire Resistive	Woodland Park - Benches	Elm St. & Juel Cir	Hawthorn Woods	IL	60047	0 0	N	

<u>Loc</u> <u>#: #</u>	<u>Bldg</u> <u>#</u>	<u>Building</u>	<u>Contents</u>	<u>Valuation</u>	<u>Const</u>	<u>Location</u>	<u>Address</u>	<u>City/Town</u>	<u>ST</u>	<u>Zip</u>	<u>Area</u>	<u>Year</u>	<u>Sprkl</u>
9	2	\$69,732	\$0	RC	Fire Resistive	Woodland Park - Playground Equip	Elm St. & Juel Cir	Hawthorn Woods	IL	60047	0 0	N	
10	1	\$0	\$2,138	RC	Non-Combustible	Air Compressor (5HP)	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	2	\$5,488	\$0	RC	Fire Resistive	Antenna/Base Station	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	3	\$0	\$10,207	RC	Non-Combustible	Computers/MNTR/Printer	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	4	\$0	\$2,878	RC	Non-Combustible	Copy Star	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	5	\$13,508	\$0	RC	Fire Resistive	Fencing Around Garage	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	6	\$3,620	\$0	RC	Fire Resistive	Flag Pole	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	7	\$960,314	\$273,261	RC	Non-Combustible	Public Works Building	35 Old McHenry Rd	Hawthorn Woods	IL	60047	7,520	2003	N
10	8	\$169,389	\$0	RC	Joisted Masonry	Salt Storage Building	35 Old McHenry Rd	Hawthorn Woods	IL	60047	1,832	1993	N
10	9	\$68,164	\$0	RC	Frame	Storage Building	35 Old McHenry Rd	Hawthorn Woods	IL	60047	1,440	2000	N
10	10	\$0	\$17,488	RC	Joisted Masonry	Vehicle Lift - Twin Post	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	11	\$0	\$7,725	RC	Non-Combustible	PW fuel card reader	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	12	\$0	\$5,720	RC	Non-Combustible	Tire Machine	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	13	\$0	\$12,154	RC	Non-Combustible	PW Well/Pump	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	14	\$0	\$8,292	RC	Non-Combustible	PW Cameras	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	15	\$0	\$4,481	RC	Non-Combustible	Brine Tank	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	16	\$0	\$4,378	RC	Non-Combustible	Overseas Containers (2)	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
10	17	\$0	\$5,056	RC	Non-Combustible	PW Fan	35 Old McHenry Rd	Hawthorn Woods	IL	60047	0 0	N	
11	1	\$238,703	\$0	RC	Fire Resistive	Krueger Road Lift Station	Krueger and Midlothian Road	Hawthorn Woods	IL	60047	84	2011	N
12	1	\$270,530	\$0	RC	Fire Resistive	Dist 95 Lift Station	1 Hubbard Lane	Hawthorn Woods	IL	60047	34	2011	N
13	1	\$3,928,621	\$142,868	RC	Joisted Masonry	Aquatic Center Building	94 Midlothian	Hawthorn Woods	IL	60047	6,485	2007	N

<u>Loc #</u>	<u>Bldg #</u>	<u>Building</u>	<u>Contents</u>	<u>Valuation</u>	<u>Const</u>	<u>Location</u>	<u>Address</u>	<u>City/Town</u>	<u>ST</u>	<u>Zip</u>	<u>Area</u>	<u>Year</u>	<u>Spkld</u>
13	2	\$2,262,509	\$0	RC	Fire Resistive	Aquatic Center Pool and Equip	94 Midlothian	Hawthorn Woods	IL	60047	31,900	2007	N
13	3	\$38,274	\$0	RC	Fire Resistive	Chairs	94 Midlothian	Hawthorn Woods	IL	60047	0	0	N
13	4	\$34,847	\$0	RC	Fire Resistive	Fencing	94 Midlothian	Hawthorn Woods	IL	60047	0	0	N
13	5	\$6,453	\$0	RC	Fire Resistive	Funbrellas	94 Midlothian	Hawthorn Woods	IL	60047	0	0	N
13	6	\$6,843	\$0	RC	Fire Resistive	Lightning Warning System	94 Midlothian	Hawthorn Woods	IL	60047	0	0	N
13	7	\$27,695	\$0	RC	Fire Resistive	Shade System	94 Midlothian	Hawthorn Woods	IL	60047	0	0	N
13	8	\$196,095	\$0	RC	Fire Resistive	Slides/Tower	94 Midlothian	Hawthorn Woods	IL	60047	0	0	N
13	9	\$0	\$3,424	RC	Non-Combustible	AC Camera	94 Midlothian	Hawthorn Woods	IL	60047	0	0	N
14	1	\$0	\$12,154	RC	Non-Combustible	CP Well/Pump	42 Park View Ln	Hawthorn Woods	IL	60047	0	0	N
15	1	\$0	\$43,775	RC	Non-Combustible	Hawthorn Trails Park - Playground Equipment & Shelter	Acacia Drive	Hawthorn Woods	IL	60047	0	0	N
16	1	\$0	\$7,725	RC	Non-Combustible	Brierwoods Preserve -Observation Deck	28 Bruce Circle North	Hawthorn Woods	IL	60047	0	0	N
17	1	\$0	\$95,924	RC	Non-Combustible	Hawthorn Hills Park - Equipment	28 Palisades	Hawthorn Woods	IL	60047	0	0	N
18	1	\$0	\$146,760	RC	Non-Combustible	Amphitheatre	2 Hawthorn Hills Dr	Hawthorn Woods	IL	60047	0	0	N
19	1	\$0	\$220,791	RC	Non-Combustible	Playground	3 Hawthorn Hills Dr	Hawthorn Woods	IL	60047	0	0	N
		\$14,400,776	\$1,423,695	Total:		\$15,824,471							

Insured Signature

Janet A. Mar

Date

11/28/22

TRIDENT INSURANCE SERVICES: Automobile Schedule for:

Village of Hawthorn Woods

Instructions: Submit complete information for all autos, highlighting any changes, then email to your underwriter or underwriting assistant.

* Refer to Auto Class Codes Worksheet

Information for the Columns below (in bold red) is required for quotation.

Veh #	Year	Make	Model	VIN (17 digits)	Class Codes*	Cost New	Valuation	Deductibles		Loss Payee or Additional Insured
								Comp	Coll	
1	2006	Ford	Explorer Admin	4243	7911-	\$35,000	ACV	1,000	1,000	
2	2006	Ford	Crown Victoria PW	8981	7911-	\$35,000	ACV	1,000	1,000	
3	1999	International	Dump Truck 2T #812	2265	014-790	\$76,175	ACV	1,000	1,000	
4	2001	International	Truck 5T #814	7344	014-990	\$150,000	ACV	1,000	1,000	
5	2006	Ford	Pickup Truck #819	2267	7398-	\$45,000	ACV	1,000	1,000	
6	2008	International	Truck 2T #821	7765	014-990	\$140,000	ACV	1,000	1,000	
7	2008	Ford	Truck - F550 1T #811	2913	7398-	\$90,000	ACV	1,000	1,000	
8	2010	Ford	Pickup Truck #804	0286	7398-	\$35,000	ACV	1,000	1,000	
9	2002	Ford	Econoline E350 Van	9614	014-990	\$30,000	ACV	1,000	1,000	
10	2010	Ford	Expedition PW	1439	7911-	\$35,000	ACV	1,000	1,000	
11	1987	Ford-Military	Hummer #357	34627	7911-	50	0	0	0	
12	2004	Chery	Blazer Public Works	4916	7911-	\$35,000	ACV	1,000	1,000	
13	2012	International	Dump Truck 2T #18	3629	014-790	\$140,000	ACV	1,000	1,000	
14	2012	Ford	Pickup Truck #10	8258	7398-	\$35,000	ACV	1,000	1,000	
15	2013	Dodge	Durango #306	1715	7911-	\$35,000	ACV	1,000	1,000	
16	2015	Ford	Explorer #301	6324	7911-	\$35,000	ACV	1,000	1,000	
17	2014	International	Dump Truck 2T #22	6961	314-790	\$141,444	ACV	1,000	1,000	
18	1995	Ford	Econoline E350 Van	8548	7398-	\$5,000	ACV	1,000	1,000	
19	2016	International	Terrastar 1.6T #18	5700	314-990	\$108,332	ACV	1,000	1,000	
20	2017	Dodge	Charger #304	2C3CDXKT7FH565558	7911-	\$35,000	ACV	1,000	1,000	
21	2005	Ford	Excursion	1FMNU41S76ED39880	7398-	\$39,625	ACV	1,000	1,000	
22	2018	International	7400 Dump Truck	3HAWDSTR5JL330366	014-790	90	0	0	0	
23	2018	Ford	Utility Interceptor	1FM5KBAR1JGB12015	7911-	\$27,950	ACV	1,000	1,000	
24	1998	Ford	Explorer	1FMDU35P2XZB09493	7398-	\$6,000	ACV	1,000	1,000	
25	1997	International	Vector / Rodder Truck	1HTSDAAR8VM446957	014-990	\$19,895	ACV	1,000	1,000	
26	2018	Ford	Utility Interceptor #306	1FM5K8AR2JGC74476	7911-	\$27,797	ACV	1,000	1,000	
27	2019	Ford	Explorer	1FM6K8D81KGA38003	7911-	\$38,444	ACV	1,000	1,000	
28	2020	Ford	Explorer Hybrid	1FM5K8AW8LGA82986	7911-	\$36,001	ACV	1,000	1,000	
29	2020	Ford	Explorer Hybrid	1FM5K8AW4LGA82985	7911-	\$36,001	ACV	1,000	1,000	
30	2019	Ford	F550 w TC300 Service	1FDUF6HT6KEG38404	214-990	\$89,700	ACV	1,000	1,000	
31	2021	International	HV507	3HAEDTAR7ML284025	314-990	\$182,309	ACV	1,000	1,000	
32	1999	Ford	F550 Super Duty	1FDAW57F2XEC02356	214-990	\$12,000	ACV	1,000	1,000	
33	2012	Ford	F-250 Super Duty	1FTBF2B65CEA34141	214-79	\$14,000	ACV	1,000	1,000	

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury-in consultation with the Secretary of Homeland Security, 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 certain air carriers or vessels 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT 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 THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. 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.

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 prospective premium for certified acts of terrorism coverage is \$ **1,058**

Please tell your insurance agent or broker whether you accept or reject certified acts of terrorism coverage.

Acceptance or Rejection of Terrorism Insurance Coverage

<input checked="" type="checkbox"/>	Accept - I hereby elect to purchase terrorism coverage
<input type="checkbox"/>	Reject - I hereby decline to purchase terrorism coverage



Policyholder/Applicant's Signature

Mayor

Print Name

11/28/22

Date



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS

November 10, 2022

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

Re: Workers Compensation
01/01/2023 – 01/01/2024
Illinois Public Risk Fund

In addition to the 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 a 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. The following information is available 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:

Ethan Salsinger
Producer

Name

Title

Print Name

Date

[Handwritten Signature]
Mayer
Dominick DiMaggio
11/20/22

PUBLIC OFFICIALS LIABILITY COVERAGE PART

Various provisions in this *Coverage Part* restrict coverage. Read the entire Coverage Part carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Part the words *you* and *your* refer to the *Public Entity shown first as Named Insured in the Declarations*. The words *we*, *us* and *our* refer to the company providing this insurance.

The word *insured* means any person or organization qualifying as such under WHO IS AN INSURED (Section II).

Other words and phrases that appear in quotation marks have special meaning. Refer to DEFINITIONS (Section VI).

SECTION I – COVERAGES

A. Insuring Agreement

We will pay on behalf of the insured those sums that the insured becomes legally obligated to pay as "damages" because of a "wrongful act" committed anywhere in the world to which this insurance applies. This insurance DOES NOT apply to any "claim" resulting from a "wrongful act" that commenced prior to the Retroactive Date shown in the declarations.

This insurance applies only to a "claim" for "damages" first made against any insured during the policy period or any Extended Reporting Period we provide under SECTION V EXTENDED REPORTED PERIODS. A "claim" will be deemed to have been made when notice of such "claim" is received and recorded by you or your "designee" or by us, whichever comes first;

All "claims" arising out of the same "wrongful act" will be deemed to have been made at the time the first of those "claims" is made against any insured.

We will have the right and duty to defend the insured against any "suit" seeking "damages". However, we will have no duty to defend the insured against any "suit" seeking "damages" for a "wrongful act" to which this insurance does not apply. We may, at our discretion, investigate any "wrongful act" and settle any "claim" or "suit" that may result. However:

- a. The amount we will pay for "damages" is limited as described in Section III Limits Of Insurance And Deductible; and
- b. Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments (Section I. C.).

B. Exclusions

This insurance does not apply to:

1. Any "claim", or any portion of any "claim", alleging "bodily injury", "property damage", "personal injury", "advertising injury" or "employee benefits injury".
2. Any "claim" arising out of:
 - a. The issuance of bonds; or
 - b. Tax assessment or valuation of real, business or personal property; and/or
 - c. Tax collection.
3. Any "claim" arising out of:

- a. a breach of contract; or
 - b. construction, architectural or engineering contracts, faulty preparation of bid specifications or any other procurement contract; or
 - c. liability which the insured has assumed in a contract or agreement, except mutual aid agreements between political subdivisions. This exclusion does not apply to liability for "damages" that the insured would have in the absence of the contract or agreement.
4. Any "claim" made by, on behalf of, or for the benefit of the named insured against an "employee" or official of the named insured.
5. Any "claim" flowing from or originating out of:
- a. a dishonest, malicious, fraudulent or criminal act, error or omission by any person, or
 - b. a knowing violation of any law, statute or governmental regulation.
- This exclusion applies only to the insured(s) who committed or had knowledge of the fraudulent, criminal or dishonest act, error, omission or violation of law. However if it is later established by a judgment or other final adjudication that the allegation was not proven, we will reimburse the insured for the reasonable costs of defense
6. Any "claim" arising out of any failure or omission to purchase or to maintain insurance coverage or any self-insurance fund.
7. Any "claim", or any portion of any "claim", seeking "damages" for emotional distress or mental anguish.
8. Any "claim" arising out of employment or application for employment with any insured, or any other employment related policies or practices.
9. Any civil or criminal fines or penalties levied by any federal, state or local governmental regulatory agency or court.
10. Any "claim" arising out of:
- a. Any collective bargaining agreements; or
 - b. Any lockout, strike, picket line, replacement of workers or other labor disputes or labor negotiations, union grievances or any "claim" filed by or on behalf of a union.
11. Any "claim" based upon or attributable to an insured gaining any profit, advantage, or remuneration to which that insured is not legally entitled.
12. Any claim arising out of:
- a. Any prior and/or pending litigation as of the effective date of this Coverage Part set forth in the Declarations, or
 - b. Any fact, circumstance, situation, transaction or event underlying or alleged in such litigation, regardless of the legal theory upon which such claim is predicated.
13. Any "claim" arising out of the:
- a. Actual or threatened sexual abuse or molestation or any other types of improper sexual acts or
 - b. The negligent:
 - i. Employment; or
 - ii. Investigation; or
 - iii. Supervision; or
 - iv. Reporting to the proper authorities or failure to so report; or
 - v. Retention;

Of a person for whom any insured is or ever was legally responsible and whose conduct would be excluded by paragraph a. above;

- c. Failure to protect any person from any acts or conduct described in a. above.

14. Any "claim" for relief that is equitable in nature and is not payable in money, or any request for equitable or injunctive relief, or the insured's cost to comply with any such non-monetary relief.

If a "suit" seeks both monetary "damages" and non-monetary relief, we will defend the "suit".

C. Supplementary Payments

1. We will pay, with respect to any "claim" we investigate or settle, or any "suit" against an insured we defend:
 - a. All expenses we incur.
 - b. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - c. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the "claim" or "suit", including actual loss of earnings up to \$300 a day because of time off from work.
 - d. All costs taxed against the insured in the "suit" that resulted from a verdict covered by this policy.
 - e. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
 - f. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the Limits of Insurance.

Our obligation to defend an insured and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements.

SECTION II – WHO IS AN INSURED

You are an insured, and

Each of the following is an insured but only for acts that are both within the scope of his or her duties for you, and motivated, at least in part, by a purpose to serve you:

1. Any member of the governing body of the named insured.
2. Any board, commission, agency, authority, administrative department, or other similar unit operated by you and under your jurisdiction and within your budget.
3. All your past, present, and future elected, appointed, or employed officials.
4. Any "employee" or authorized "volunteer" of the named insured.

No person or organization is an insured with respect to the conduct of any current or past partnership or joint venture that is not shown as a named insured in the Declarations.

SECTION III - LIMITS OF INSURANCE AND DEDUCTIBLE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds; or
 - b. "Claims" made or "suits" brought; or
 - c. Persons or organizations making "claims" or bringing "suits".
2. The most we will pay for all "claims", "suits" or actions covered by this Coverage Part is the ANNUAL AGGREGATE shown in the Declarations.
3. Subject to 2. above, the Each Wrongful Act Limit is the most we will pay for the sum of all "damages" arising out of any one "wrongful act".
4. Deductible
 - a. Our obligation to pay "damages" on your behalf and to pay "loss adjustment expense" applies only to the amount of "damages" and "loss adjustment expense" in excess of the Deductible shown in the Declarations. The Deductible shown in the Declarations applies to the total amount of all "damages" and related "loss adjustment expense" because of all "claims" resulting from any one "wrongful act".
 - b. The terms of this insurance, including those with respect to:
 - i. Our right and duty to defend any "suits" seeking those "damages"; and
 - ii. Your duties in the event of a "wrongful act", "claim", or "suit"Apply Irrespective of the application of the Deductible amount.
 - c. We may pay any part, or all, of the Deductible amount applicable to "damages" and "loss adjustment expense" to effect settlement of any "claim" or "suit", and, upon notification of the action taken, you shall promptly reimburse us for such part of the Deductible amount as has been paid by us.

If we file suit seeking recovery for amounts paid by us as a deductible which is to be reimbursed by you, then you are responsible for all costs of collection, including reasonable attorney's fees and interest on the amount in question in the full amount allowed by law.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - CONDITIONS

A. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

B. Duties of the Named Insured

1. The Named Insured in the Declarations, or if multiple entities are named, the first of such entities, shall be the sole agent, and shall act on behalf, of each insured with respect to all matters under this Coverage Part, including but not limited to:
 - a. Giving notice of any "claim";
 - b. Giving or receiving notice of cancellation;
 - c. Receiving any other written notice or correspondence from us;

- d. Consenting to the settlement of any "suit";
 - e. The receipt and acceptance of this Coverage Part and any endorsements to this Coverage Part;
 - f. The payment of any premium due under this Coverage Part;
 - g. The receipt of any return premiums that may become due under this Coverage Part; and
 - h. The exercise of any rights under Section V Extended Reporting Periods; and
2. Each insured agrees that the Named Insured in the Declarations, or if multiple entities are named, the first of such entities, shall act on their behalf.

C. Duties In The Event Of A "Claim", "Suit" or "Wrongful Act"

1. You must see to it that we are notified of a "wrongful act" which may result in a "claim" covered by this Coverage Part as soon as practicable *after* the "wrongful act" is known by you, or your "designee".

To the extent possible, notice should include:

- a. How, when and where the "wrongful act" took place;
- b. The names and addresses of any injured persons or witnesses; and
- c. The nature and location of any injury or damage arising out of the "wrongful act".

Notice of a "wrongful act" is not notice of a "claim".

2. If a "claim" is made or "suit" is brought against any insured, you must:
- a. Record the specifics of the "claim" or "suit" and the date received as soon as you, or your "designee" is notified of it;
 - b. Notify us as soon as practicable after you or your "designee" learns of the "claim" or "suit".

You must see to it that we receive written notice of the "claim" or "suit" as soon as practicable.

3. You and any other involved insured must:
- a. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim" or "suit";
 - b. Authorize us to obtain records and other information;
 - c. Cooperate with us in the investigation or settlement of the "claim" or defense against the "suit"; and
 - d. Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
4. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent
5. Notice given by or on behalf of:
- a. The insured;
 - b. The injured person;
 - c. Any other claimant;

to a licensed agent of ours with particulars sufficient to identify the insured shall be deemed notice to us.

D. Assignment

Assignment of interest under this Coverage Part shall not bind us until our consent is endorsed hereon; however, subject otherwise to the terms hereof, this Coverage Part shall cover the estate, heirs, legal representative or assigns of the insured in the event of the insured's death, bankruptcy, insolvency or being adjudged incompetent.

E. Legal Action Against Us.

No person or organization has a right under this Coverage Part:

1. To join us as a party or otherwise bring us into a "suit" asking for "damages" from an insured; or
2. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for "damages" that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

F. Other Insurance

The insurance provided by this Coverage Part is excess over any other collectible insurance. We will have no duty to defend the insured against any "suit" or "claim" for "damages" if any other insurer has a duty to defend the insured against that "suit".

When this insurance is excess over other insurance, we will pay only our share of the amount of loss, if any, that exceeds the sum of:

1. The total amount that all other insurance would pay in the absence of this insurance; and
2. The total of all deductible and self-insured amounts under the other insurance.

If we share the loss, we will do so by equal share contribution if allowed by the other insurance. If equal share contribution is not permitted, we will contribute by the ratio our limit bears to the total applicable limits of all insurance.

G. Conformity to Statute

This Coverage Part is intended to be in full conformity with the laws of the state in which it is issued. If any provision of this Coverage Part (including endorsements which modify the Coverage Part) conflicts with any law, it is changed to comply with that law.

H. Premium Audit

Unless required by law, premiums for this Coverage Part shall not be subject to audit.

I. Consent To Settle

We will not settle any "suit" without your consent. If, however, you refuse to consent to any settlement recommended by us and elect to contest the "claim" or to continue any legal proceedings in connection with such "claim," then:

1. We will not be obligated to pay defense costs incurred by you subsequent to such refusal and
2. If a settlement or adverse judgment occurs subsequent to such refusal, we will not be obligated to pay any amount in excess of the amount for which the "claim" could have been settled prior to such refusal..

Such amounts are subject to the provisions of Section III Limits of Insurance and Deductible of this Coverage Part.

J. Representations

By accepting this Coverage Part, you agree:

1. The application and the declarations are the basis of this Coverage Part and are to be considered as incorporated in and constituting part of this Coverage Part.

2. The statements in your application are accurate and complete;
3. Those statements are representations you made to us; and
4. We have issued this Coverage Part in reliance upon your representations.

K. Transfer Of Rights Of Recovery Against Others To Us

If an insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. No insured should do anything after a "wrongful act" to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

L. When We Do Not Renew

If we decide not to renew this Coverage Part we will mail or deliver to the Named Insured in the Declarations, or if multiple entities are named, the first of such entities, written notice of the non-renewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing as required by state law will be sufficient proof of notice. Proof of mailing requirements may vary by state.

M. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the Named Insured in the Declarations, or if multiple entities are named, the first of such entities, this insurance applies:

1. As if each Named Insured were the only Named Insured; and
2. Separately to each insured against whom "claim" is made or "suit" is brought.

N. Title of Paragraphs

The titles of the various paragraphs of this Coverage Part and endorsements, if any, attached to this Coverage Part, are inserted solely for convenience or reference and are not deemed in any way to affect the provisions to which they relate.

SECTION V - EXTENDED REPORTING PERIODS

A. We will provide one or more Extended Reporting Periods, as described below, if:

1. This Coverage Part is cancelled or not renewed; or
2. We renew or replace this Coverage Part with insurance that:
 - a. Has a Retroactive Date later than the date shown in the Declarations of this Coverage Part; or
 - b. Does not apply to "wrongful acts" on a claims-made basis.

B. Extended Reporting Periods do not extend the policy period or change the scope of coverage provided. They apply only to "claims" for:

1. "Wrongful Acts" that first occur before the end of the policy period but not before the Retroactive Date, if any, shown in the Declarations.

Once in effect Extended Reporting Periods may not be cancelled.

C. A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period and lasts for 90 days. Please refer to Section IV - Conditions, C. Duties in the Event of a "Claim", "Suit" or "Wrongful Act", for your responsibilities when reporting an incident to us. The Basic Extended Reporting Peri-

od does not apply to "claims" that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such "claims".

- D. The Basic Extended Reporting Period does not reinstate or increase the Limits of Insurance.
- E. A Supplemental Extended Reporting Period of 12, 24 or 36 months is available, but only by an endorsement and for an extra charge. This supplemental period starts when the Basic Extended Reporting Period, set forth in paragraphs C. and D. above, ends.
1. You must give us a written request for the endorsement within 90 days after the end of the policy period. If you have chosen to purchase a Supplemental Extended Reporting Period for a period of less than 36 months, you may extend the period for up to a combined total of 36 months if you request the extension in writing no later than 60 days before the expiration of the Supplemental Extended Reporting Period originally elected.
 2. The Supplemental Extended Reporting Period(s) will not go into effect unless you pay the additional premium, determined in accordance with our rates, promptly when due. The additional premium for each 12-month Supplemental Extended Reporting Period will be equal to 50% of the annual premium for this Coverage Part.
 3. The insurance afforded for "claims" first made during the Supplemental Extended Reporting period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period(s) starts.
- F. The Limit of Liability that applies to the Supplemental Extended Reporting period is equal to the limit entered on the declarations in effect at the end of the policy period.

SECTION VI - DEFINITIONS

- A. "Advertising Injury" means
1. The use of another's advertising idea in your advertisement; or
 2. Infringement of copyright, patent, slogan, trademark, trade secret, trade dress, or other intellectual property rights.
- B. "Bodily Injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these at any time.
- C. "Claim" means written or oral demand, including a "suit", to hold the insured responsible for an alleged or actual wrongful act where payment of "damages" is sought.
- D. "Damages" means money "damages". "Damages" does not include any amount awarded as liquidated "damages" pursuant to any federal or state statute. "Damages" does not include punitive "damages", unless required by state law.
- E. "Designee" means one of your officers, your legal department or an employee you designate to give notice to us.
- F. "Employee(s)" includes a "leased worker".
- G. "Employee Benefits Injury" means injury that arises out of any act, error or omission in the administration of your "Employee Benefit Programs" or alleged violation of any employment related state or federal code, regulation or statute.
- H. "Employee Benefits Programs" means a program or programs of employee benefits maintained in connection with your business or operations, such as but not limited to, Group Life Insurance, Group Accident or Health Insurance, Pension Plans, Employee Stock Subscription Plans, Workers Compensation, Unemployment Insurance, Social Security and Disability Benefits.
- I. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business.
- J. "Loss adjustment expense" means expenses allocated to a specific loss, "claim" or "suit" we incur or the insured incurs with our consent for the investigation, negotiation, arbitration, adjustment, settlement or defense of any "claim" or

suit, whether paid by us or by the insured with our consent. "Loss adjustment expense" does not include salaries and expenses of our employees.

K. "Personal Injury" means:

1. False arrest, detention, imprisonment, abuse of process or malicious prosecution.
2. Wrongful entry or eviction, or other invasion of the right of private occupancy.
3. Defamation in any form or oral or written publication, in any manner, of material that violates a person's right of privacy;

L. "Property Damage" means:

1. Physical injury to tangible property including all resulting loss of use of that property; or
2. Loss of use of personal property that is not physically injured; or
3. Disappearance of tangible property (including money).
4. Impairment, deprivation or destruction of property, including loss of use thereof, resulting from proceedings in eminent domain, adverse possession, unlawful or unconstitutional taking of property or inverse condemnation, by whatever name called.

M. "Suit(s)" means a civil proceeding in which "damages" to which this insurance applies are alleged. "Suit" includes:

1. An arbitration proceeding in which "damages" are claimed and to which the insured must submit or does submit with our consent; or
2. Any other alternative dispute resolution proceeding in which "damages" are claimed and to which the insured submits with our consent.

N. "Volunteer" means a person who:

1. Is not an "employee" of any insured; and
2. Donates his or her work; and
3. Acts at the direction of, and within the scope of duties determined by, an insured; and
4. Is not paid a fee, salary or other compensation by any insured or anyone else for their work performed for the insured.

O. "Wrongful Act" means any actual or alleged error, omission or breach of duty committed by any insured. All acts, errors or omissions committed by one or more insureds that are substantially the same or are in any way directly or indirectly related -- either logically, causally or temporally -- shall be deemed to constitute one wrongful act, regardless of the number of "claims" or claimants.

EMPLOYMENT PRACTICES LIABILITY COVERAGE PART – PUBLIC ENTITY EMPLOYEES

In return for the payment of premium and subject to the terms and conditions of this policy, we agree with you as follows:

INTRODUCTION

Various provisions in this Coverage Part restrict coverage. Read the entire Coverage Part carefully to determine rights, duties and what is and is not covered.

Throughout this coverage part the words *you* and *your* refer to the *Public Entity shown first as Named Insured in the Declarations*. The words *we*, *us* and *our* refer to the company providing this insurance.

The word *insured* means any person or organization qualifying as such under WHO IS AN INSURED (Section II).

Other words and phrases that appear in quotation marks have special meaning. Refer to DEFINITIONS (Section VI).

SECTION I – COVERAGES

A. Insuring Agreement

We will pay on behalf of the insured those sums that the insured becomes legally obligated to pay as damages because of a "wrongful employment act" committed anywhere in the world to which this insurance applies. This insurance DOES NOT apply to any "claim" resulting from a "wrongful employment act" that commenced prior to the Retroactive Date shown in the declarations.

This insurance applies only to a "claim" for "damages" first made against any insured during the policy period or any Extended Reporting Period we provide under SECTION V EXTENDED REPORTED PERIODS. A "claim" will be deemed to have been made when notice of such "claim" is received and recorded by you or your "designee" or by us, whichever comes first;

All "claims" arising out of the same "wrongful employment act" will be deemed to have been made at the time the first of those "claims" is made against any insured.

We will have the right and duty to defend the insured against any "suit" seeking "damages". However, we will have no duty to defend the insured against any "suit" seeking "damages" for a "wrongful employment act" to which this insurance does not apply. We may, at our discretion, investigate any "wrongful employment act" and settle any "claim" or "suit" that may result. However:

- a. The amount we will pay for "damages" is limited as described in Section III Limits Of Insurance And Deductible; and
- b. Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments (Section I. C.).

B. Exclusions

This insurance does not apply to:

1. Any "claim", or any portion of any "claim", alleging "bodily injury", "property damage", "personal injury", "advertising injury" or "employee benefits injury".

2. Any "claim" arising out of a breach of contract, including but not limited to amounts owed under any written employment-related contract or agreement or liability assumed under any contract or agreement.
3. Any "claim" arising out of:
 - a. a dishonest, malicious, fraudulent or criminal act, error or omission by any person, or
 - b. a knowing violation of any law, statute or governmental regulation.

This exclusion applies only to the insured(s) who committed or had knowledge of the fraudulent, criminal or dishonest act, error, omission or violation of law. However if it is later established by a judgment or other final adjudication that the was not proven, we will reimburse the insured for the reasonable costs of defense
4. Any civil or criminal fines or penalties levied by any federal, state or local governmental regulatory agency or court.
5. Any "claim" arising out of:
 - a. Any collective bargaining agreements; or
 - b. Any lockout, strike, picket line, replacement of workers or other labor disputes or labor negotiations, union grievances or any "claim" filed by or on behalf of a union.
6. Any "claim" arising out of any liability based upon or attributable to any insured gaining profit, advantage, or remuneration to which that insured is not legally entitled.
7. Any "claim" arising out of any obligation of the insured under the following laws and any subsequent amendments thereto, or any similar laws, rules or regulations:
 - a. Fair Labor Standards Act.
 - b. National Labor Relations Act.
 - c. Worker Adjustment and Retraining Notification Act.
 - d. Consolidated Omnibus Budget Reconciliation Act of 1985.
 - e. Employee Retirement Income Security Act of 1974.
 - f. The Pension Benefit Act,
 - g. The Occupational Safety and Health Act
 - h. Section 89 of the Internal Revenue Code
8. Any "claim" arising out of disputes over benefits made by anyone including any beneficiary, related to their employment or application for employment by you. This includes, but is not limited to, an employee benefit plan, welfare plan, retirement plan, self insurance fund, or any obligation under the Employee Retirement Income Security Act, or COBRA, and any subsequent amendments thereto or any similar local, state or federal law or regulation.
9. Any "claim" arising out of the cost of employment reinstatement, continued employment or complying with any order for, grant of, or agreement to provide injunctive or other non-monetary relief.
10. Any "claim" for relief that is equitable in nature and is not payable in money, or any request for equitable or injunctive relief, or the insured's cost to comply with any such non-monetary relief.

The most we will pay to defend any "suit" that is solely seeking non-monetary or equitable or injunctive relief is limited under Supplementary Payments (Section I.C.).

If a "suit" seeks both monetary damages and non-monetary relief, we will defend the "suit".
11. Any "claim" arising out of:
 - a. Any prior and/or pending litigation as of the effective date of this Coverage Part set forth in the Declarations, or

- b. Any fact, circumstance, situation, transaction or event underlying or alleged in such litigation, regardless of the legal theory upon which such "claim" is predicated.

12. Any "claim" arising out of:

- a. The activities or operations of any school, school board, school district, or other similar educational unit, entity or institutions;
- b. The activities or operations of any boards, commissions, agencies, authorities, administrative departments or other similar units operated by, under the jurisdiction, and within the budget of an entity described in 1 above;
- c. The liability of any insured for their administration, supervision or oversight of any person, entity, department, agency, or institution described in 1 or 2 above.

C. Supplementary Payments

1. We will pay, with respect to any "claim" we investigate or settle, or any "suit" against an insured we defend:

- a. All expenses we incur.
- b. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- c. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the "claim" or "suit", including actual loss of earnings up to \$300 a day because of time off from work.
- d. All costs taxed against the insured in the "suit" that result from a verdict covered by this policy.
- e. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- f. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

Our obligation to defend an insured and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements.

2. Non-Monetary Defense Limit

- a. The most we will pay for defense costs, to defend any and all "suits" brought that are solely seeking non-monetary or equitable or injunctive relief and/or for legal fees awarded to the plaintiff in such "suits" is \$50,000 per "suit". The most we will pay is \$50,000 in the aggregate for the policy period.
- b. We will not pay to defend any "suits" initiated by a governmental entity that are solely seeking non-monetary or equitable or injunctive relief.

This limit only applies when the "suit" would otherwise be covered by this Coverage Part, but for the fact it solely seeks non-monetary damages.

3. Equal Employment Opportunity Commission (EEOC) Defense Limit

While not a "claim" for "damages" otherwise covered by this Coverage Part, if we receive notification from you that an EEOC complaint has been filed against you during the policy period:

The most we will pay for defense costs to respond to an EEOC complaint or to attend related hearings and/or for legal fees that are awarded to a complainant is \$10,000 in excess of \$2,500 for each EEOC complaint that is filed against you. The most we will pay to defend any and all EEOC complaints filed against you during the policy period is \$50,000 in the aggregate.

These payments will not reduce the Limits of Insurance.

SECTION II – WHO IS AN INSURED

You are an insured and.

Each of the following is an insured but only for acts that are both within the scope of his or her duties for you, and motivated, at least in part, by a purpose to serve you:

1. Any member of the governing body of the named insured.
2. Any board, commission, agency, authority, administrative department, or other similar unit operated by you and under your jurisdiction and within your budget.
3. All your past, present, and future elected, appointed, or employed officials..
4. Any employee or authorized volunteer of the named insured.

No person or organization is an insured with respect to the conduct of any current or past partnership or joint venture, or any other entity, that is not shown as a named insured in the Declarations.

SECTION III - LIMITS OF INSURANCE AND DEDUCTIBLE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds; or
 - b. "Claims" made or "suits" brought; or
 - c. Persons or organizations making "claims" or bringing "suits".
2. The most we will pay for all "claims", "suits" or actions covered by this Coverage Part is the ANNUAL AGGREGATE shown in the Declarations.
3. Subject to 2. above, the Each "Wrongful Employment Act" Limit is the most we will pay for the sum of all "damages" arising out of any one "wrongful employment act".
4. Deductible
 - a. Our obligation to pay "damages" on your behalf and to pay "loss adjustment expense" applies only to the amount of "damages" and "loss adjustment expense" in excess of the Deductible shown in the Declarations. The Deductible shown in the Declarations applies to the total amount of all "damages" and related "loss adjustment expense" because of all "claims" resulting from any one "wrongful employment act".
 - b. The terms of this insurance, including those with respect to:
 - i. Our right and duty to defend any "suits" seeking those "damages"; and
 - ii. Your duties in the event of a "wrongful employment act", "claim", or "suit"Apply irrespective of the application of the Deductible amount.
 - c. We may pay any part, or all, of the Deductible amount applicable to "damages" and "loss adjustment expense" to effect settlement of any "claim" or "suit", and, upon notification of the action taken, you shall promptly reimburse us for such part of the Deductible amount as has been paid by us.

If we file suit seeking recovery for amounts paid by us as a deductible which is to be reimbursed by you, then you are responsible for all costs of collection, including reasonable attorney's fees and interest on the amount in question in the full amount allowed by law.

5. Back Wages Limit

Subject to the Aggregate Limit shown in the Declarations, the Back Wages Limit shown in the Declarations, after payment of the Back Wages Deductible shown in the Declarations, is the most we will pay under this Coverage Part for the sum of all "back wages" for any one "wrongful employment act", regardless of the number of:

- a. Insureds;
- b. "Claims" made or "suits" brought; or
- c. Persons or organizations making "claims" or bringing "suits".

This limit does not apply unless an amount is shown in the Declarations.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the Coverage Part period shown in the Declarations, unless the Coverage Part period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - CONDITIONS

A. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

B. Duties of the Named Insured

1. The Named Insured in the Declarations, or if multiple entities are named, the first of such entities, shall be the sole agent, and shall act on behalf, of each insured with respect to all matters under this Coverage Part, including but not limited to:
 - a. Giving notice of any "claim";
 - b. Giving or receiving notice of cancellation;
 - c. Receiving any other written notice or correspondence from us;
 - d. Consenting to the settlement of any "suit";
 - e. The receipt and acceptance of this Coverage Part and any endorsements to this Coverage Part;
 - f. The payment of any premium due under this Coverage Part;
 - g. The receipt of any return premiums that may become due under this Coverage Part; and
 - h. The exercise of any rights under Section V Extended Reporting Periods; and
2. Each insured agrees that the Named Insured in the Declarations, or if multiple entities are named, the first of such entities, shall act on their behalf.

C. Duties In The Event Of A "Claim", "Suit" or "Wrongful Employment Act"

1. You must see to it that we are notified of a "wrongful employment act" which may result in a "claim" covered by this Coverage Part as soon as practicable after the "wrongful employment act" is known by you, or your "designee".

To the extent possible, notice should include:

 - a. How, when and where the "wrongful employment act" took place;
 - b. The names and addresses of any injured persons or witnesses; and

- c. The nature and location of any injury or damage arising out of the "wrongful employment act".

Notice of a "wrongful employment act" is not notice of a "claim".

2. If a "claim" is made or "suit" is brought against any insured, you must:
 - a. Record the specifics of the "claim" or "suit" and the date received as soon as you, or your "designee" is notified of it;
 - b. Notify us as soon as practicable after you or your "designee" learns of the "claim" or "suit".

You must see to it that we receive written notice of the "claim" or "suit" as soon as practicable.

3. You and any other involved insured must:
 - a. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim" or "suit";
 - b. Authorize us to obtain records and other information;
 - c. Cooperate with us in the investigation or settlement of the "claim" or defense against the "suit"; and
 - d. Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
4. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent
5. Notice given by or on behalf of:
 - a. The insured;
 - b. The injured person;
 - c. Any other claimant;

to a licensed agent of ours with particulars sufficient to identify the insured shall be deemed notice to us.

D. Assignment

Assignment of interest under this Coverage Part shall not bind us until our consent is endorsed hereon; however, subject otherwise to the terms hereof, this Coverage Part shall cover the estate, heirs, legal representative or assigns of the insured in the event of the insured's death, bankruptcy, insolvency or being adjudged incompetent.

E. Legal Action Against Us

No person or organization has a right under this Coverage Part:

1. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
2. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

F. Other Insurance

The insurance provided by this Coverage Part is excess over any other collectible insurance. We will have no duty to defend the insured against any "suit" or "claim" for "damages" if any other insurer has a duty to defend the insured against that "suit".

When this insurance is excess over other insurance, we will pay only our share of the amount of loss, if any, that exceeds the sum of:

1. The total amount that all other insurance would pay in the absence of this insurance; and
2. The total of all deductible and self-insured amounts under the other insurance.

If we share the loss, we will do so by equal share contribution if allowed by the other insurance. If equal share contribution is not permitted, we will contribute by the ratio our limit bears to the total applicable limits of all insurance.

G. Conformity to Statute

This Coverage Part is intended to be in full conformity with the laws of the state in which it is issued. If any provision of this Coverage Part (including endorsements which modify the Coverage Part) conflicts with any law, it is changed to comply with that law.

H. Premium Audit

Unless required by law, premiums for this Coverage Part shall not be subject to audit.

I. Consent To Settle

We will not settle any "suit" without your consent. If, however, you refuse to consent to any settlement recommended by us and elect to contest the "claim" or to continue any legal proceedings in connection with such "claim," then:

1. We will not be obligated to pay defense costs incurred by you subsequent to such refusal. and
2. If a settlement or adverse judgment occurs subsequent to such refusal, we will not be obligated to pay any amount in excess of the amount for which the "claim" could have been settled prior to such refusal.

Such amounts are subject to the provisions of Section III Limits of Insurance and Deductible of this Coverage Part.

J. Representations

By accepting this Coverage Part, you agree:

1. The application and the declarations are the basis of this Coverage Part and are to be considered as incorporated in and constituting part of this Coverage Part.
2. The statements in your application are accurate and complete;
3. Those statements are representations you made to us; and
4. We have issued this Coverage Part in reliance upon your representations.

K. Transfer Of Rights Of Recovery Against Others To Us

If an insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. No insured should do anything after a "wrongful employment act" to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

L. When We Do Not Renew

If we decide not to renew this Coverage Part we will mail or deliver to the Named Insured in the Declarations, or if multiple entities are named, the first of such entities, notice of the non-renewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing as required by state law will be sufficient proof of notice. Proof of mailing requirements may vary by state.

M. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the Named Insured in the Declarations, or if multiple entities are named, the first of such entities, this insurance applies:

1. As if each Named Insured were the only Named Insured; and
2. Separately to each insured against whom "claim" is made or "suit" is brought.

N. Title of Paragraphs

The titles of the various paragraphs of this Coverage Part and endorsements, if any, attached to this Coverage Part, are inserted solely for convenience or reference and are not deemed in any way to affect the provisions to which they relate.

SECTION V - EXTENDED REPORTING PERIODS

A. We will provide one or more Extended Reporting Periods, as described below, if:

1. This Coverage Part is cancelled or not renewed; or
2. We renew or replace this Coverage Part with insurance that:
 - a. Has a Retroactive Date later than the date shown in the Declarations of this Coverage Part; or
 - b. Does not apply to "wrongful employment acts" on a claims-made basis.

B. Extended Reporting Periods do not extend the policy period or change the scope of coverage provided. They apply only to "claims" for:

1. "Wrongful Employment Acts" that first occur before the end of the policy period but not before the Retroactive Date, if any, shown in the Declarations.

Once in effect Extended Reporting Periods may not be cancelled.

C. A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period and lasts for 90 days. Please refer to Section IV - Conditions, C. Duties in the Event of a "Claim", "Suit" or "Wrongful Employment Act", for your responsibilities when reporting an incident to us. The Basic Extended Reporting Period does not apply to "claims" that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such "claims".

D. The Basic Extended Reporting Period does not reinstate or increase the Limits of Insurance.

E. A Supplemental Extended Reporting Period of 12, 24 or 36 months is available, but only by an endorsement and for an extra charge. This supplemental period starts when the Basic Extended Reporting Period, set forth in paragraphs C. and D. above, ends.

1. You must give us a written request for the endorsement within 90 days after the end of the policy period. If you have chosen to purchase a Supplemental Extended Reporting Period for a period of less than 36 months, you may extend the period for up to a combined total of 36 months if you request the extension in writing no later than 60 days before the expiration of the Supplemental Extended Reporting Period originally elected.
2. The Supplemental Extended Reporting Period(s) will not go into effect unless you pay the additional premium, determined in accordance with our rates, promptly when due. The additional premium for each 12-month Supplemental Extended Reporting Period will be equal to 50% of the annual premium for this Coverage Part.
3. The insurance afforded for "claims" first made during the Supplemental Extended Reporting period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period(s) starts.

F. The Limit of Liability that applies to the Supplemental Extended Reporting period is equal to the limit entered on the declarations in effect at the end of the policy period.

SECTION VI - DEFINITIONS

1. "Advertising Injury" means
 - a. The use of another's advertising idea in your advertisement; or
 - b. Infringement of copyright, patent, slogan, trademark, trade secret, trade dress, or other intellectual property rights.
2. "Back wages" means wages that would have been earned in the past if a person had been employed or promoted or received a wage increase. "Back wages", as used in this Coverage Part, includes future wages and overtime, but "back wages" does not include:
 - a. Any wage loss resulting from any lockout, strike, picket line, replacement of workers or other similar actions in connection with labor disputes, labor negotiations, or collective bargaining agreements; or
 - b. Any future wages or other compensation paid to reinstated or rehired "employees" or claimants due and payable beyond the date of reinstatement or rehire.
3. "Bodily Injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these at any time.
4. "Claim" means written or oral demand, including a "suit", to hold the insured responsible for an alleged or actual "wrongful employment act" where payment of "damages" is sought.
5. "Damages" means money damages including "back wages". "Damages" does not include any amount awarded as liquidated damages pursuant to any federal or state statute. "Damages" does not include punitive damages, unless required by state law.
6. "Designee" means one of your officers, your legal department or an employee you designate to give notice to us.
7. "Employee" includes a "leased worker".
8. "Employee Benefits Injury" means injury that arises out of any act, error or omission in the administration of your "Employee Benefit Programs" or alleged violation of any employment related state or federal code, regulation or statute.
9. "Employee Benefits Programs" means a program or programs of employee benefits maintained in connection with your business or operations, such as but not limited to, Group Life Insurance, Group Accident or Health Insurance, Pension Plans, Employee Stock Subscription Plans, Workers Compensation, Unemployment Insurance, Social Security and Disability Benefits.
10. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business.
11. "Loss adjustment expense" means expenses allocated to a specific loss, "claim" or "suit" we incur or the insured incurs with our consent for the investigation, negotiation, arbitration, adjustment, settlement or defense of any "claim" or suit, whether paid by us or by the insured with our consent. "Loss adjustment expense" does not include salaries and expenses of our employees.
12. "Personal Injury" means:
 - a. False arrest, detention, imprisonment, abuse of process or malicious prosecution.
 - b. Wrongful entry or eviction, or other invasion of the right of private occupancy.
13. "Property Damage" means:
 - a. Physical injury to tangible property including all resulting loss of use of that property; or

- b. Loss of use of personal property that is not physically injured; or
 - c. Disappearance of tangible property (including money).
 - d. Impairment, deprivation or destruction of property, including loss of use thereof, resulting from proceedings in eminent domain, adverse possession, unlawful or unconstitutional taking of property or inverse condemnation, by whatever named called.
14. "Suit" means a civil proceeding in which "damages" to which this Insurance applies are alleged. "Suit" includes:
- a. An arbitration proceeding in which "damages" may be awarded and to which the insured must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which "damages" may be awarded and to which the insured submits with our consent.
15. "Volunteer " means a person who:
- a. Is not an "employee" of any insured; or
 - b. Donates his or her work; or
 - c. Acts at the direction of, and within the scope of duties determined by, an insured; and
 - d. Is not paid a fee, salary or other compensation by any insured or anyone else for their work performed for the insured.
16. "Wrongful employment act" means any actual or alleged wrongful dismissal, discharge, termination of employment, wrongful failure or refusal to employ or to promote, or violation of employment discrimination or workplace harassment laws.

All such acts, errors or omissions committed by one or more insureds that are substantially the same or are in any way directly or indirectly related – either logically, causally or temporally – shall be deemed to constitute one Wrongful Employment Act, regardless of the number of "claims" or claimants. The entire Wrongful Employment Act will be considered to have been committed on the date of the first act, error or omission.



**ILLINOIS PUBLIC RISK FUND
GRANT PROGRAM**

VILLAGE OF HAWTHORN WOODS

the Illinois Public Risk Fund has reserved

\$4,005

Congratulations!

Please visit www.iprf.com

for additional information and to complete the Grant Application.

Grant deadline is December 1, 2023.

(subject to the program terms and conditions.)

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 11/10/2022, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

COVERAGE/CARRIER	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Package
	Argonaut Great Central Insurance Company
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime
	Hanover Insurance Company
N/A	TRIA
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Accidental Death and Dismemberment
	Starr Indemnity & Liability Company
N/A	TRIA
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Workers Compensation
	Illinois Public Risk Fund
<i>TRIA Cannot Be Rejected</i>	

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Umbrella

Increased Limits

Statement of Values: Village of Hawthorn Woods, Illinois

Effective Dates: 12/31/2022 - 12/31/2023

10/31/2022

<u>Loc #</u>	<u>Bldg #</u>	<u>Building</u>	<u>Contents</u>	<u>Valuation</u>	<u>Const</u>	<u>Location</u>	<u>Address</u>	<u>City/Town</u>	<u>ST/Zip</u>	<u>Area</u>	<u>Year</u>	<u>Sprinkl</u>
1	1	\$3,604,245	\$278,619	RC	Frame	Village Hall/Police Station	2 Lagoon Dr	Hawthorn Woods	IL 60047	14,193	1972	N
1	2	\$0	\$10,716	RC	Frame	Minolta Copier	2 Lagoon Dr	Hawthorn Woods	IL 60047	0	0	N
1	3	\$0	\$107,161	RC	Frame	Computers/Printers/Network equip	2 Lagoon Dr	Hawthorn Woods	IL 60047	0	0	N
1	4	\$27,318	\$0	RC	Fire Resistive	Bike Racks	2 Lagoon Dr	Hawthorn Woods	IL 60047	0	0	N
2	1	\$6,556	\$0	RC	Fire Resistive	Brienwoods Park/Benches Tables	27 Acorn Dr.	Hawthorn Woods	IL 60047	0	0	N
2	2	\$60,100	\$0	RC	Fire Resistive	Brienwoods Park/Playground Equip	27 Acorn Dr.	Hawthorn Woods	IL 60047	0	0	N
2	3	\$71,027	\$0	RC	Fire Resistive	Brienwoods/Bridlewoods Parks/Playground Equip	27 Acorn Dr.	Hawthorn Woods	IL 60047	0	0	N
2	4	\$8,742	\$0	RC	Fire Resistive	Brienwoods/Bridlewoods Parks/benches, Grills, Tables	27 Acorn Dr.	Hawthorn Woods	IL 60047	0	0	N
3	1	\$27,318	\$0	RC	Fire Resistive	Community Park - Fencing BB Field - West Field	42 Park View Ln	Hawthorn Woods	IL 60047	0	0	N
3	2	\$17,484	\$0	RC	Fire Resistive	Community Park - Fencing BB Field - East Field	42 Park View Ln	Hawthorn Woods	IL 60047	0	0	N
3	3	\$9,835	\$0	RC	Fire Resistive	Community Park - Picnic Tables/garbage cans/benches	42 Park View Ln	Hawthorn Woods	IL 60047	0	0	N
3	4	\$16,391	\$0	RC	Fire Resistive	Community Park - Irrigation System	42 Park View Ln	Hawthorn Woods	IL 60047	0	0	N
3	5	\$109,273	\$0	RC	Fire Resistive	Community Park - Playground Equip	42 Park View Ln	Hawthorn Woods	IL 60047	0	0	N
4	1	\$3,278	\$0	RC	Fire Resistive	Copperfield Park - Benches	8 Copperfield Dr.	Hawthorn Woods	IL 60047	0	0	N
4	2	\$2,185	\$0	RC	Fire Resistive	Copperfield Park - Benches	8 Copperfield Dr.	Hawthorn Woods	IL 60047	0	0	N
4	3	\$32,782	\$0	RC	Fire Resistive	Copperfield Park - Playground Equip	8 Copperfield Dr.	Hawthorn Woods	IL 60047	0	0	N
4	4	\$69,566	\$0	RC	Masonry Non-Combustible	Gazebo	8 Copperfield Dr.	Hawthorn Woods	IL 60047	0	0	N
5	1	\$1,639	\$0	RC	Fire Resistive	Heather Highland Park - Benches	9 Heather Lane	Hawthorn Woods	IL 60047	0	0	N
5	2	\$43,709	\$0	RC	Fire Resistive	Heather Highland Park - Playgoung equip	9 Heather Lane	Hawthorn Woods	IL 60047	0	0	N
6	1	\$203,657	\$0	RC	Fire Resistive	Heritage Oaks Park - Baseball fencing	436 Heritage Oaks	Hawthorn Woods	IL 60047	0	0	N

<u>Loc #</u>	<u>Bldg #</u>	<u>Building</u>	<u>Contents</u>	<u>Valuation</u>	<u>Const</u>	<u>Location</u>	<u>Address</u>	<u>City/Town</u>	<u>ST</u>	<u>Zip</u>	<u>Area</u>	<u>Year Sprk</u>
6	2	\$77,450	\$0	RC	Fire Resistive	Heritage Oaks Park - Basketball court	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	3	\$8,144	\$0	RC	Fire Resistive	Heritage Oaks Park - Bike Racks	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	4	\$13,080	\$0	RC	Fire Resistive	Heritage Oaks Park - Bleachers (baseball fields)	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	5	\$437,091	\$0	RC	Fire Resistive	Heritage Oaks Park - Concession stand building	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	6	\$16,937	\$0	RC	Fire Resistive	Heritage Oaks Park - Drinking Fountains	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	7	\$11,175	\$0	RC	Fire Resistive	Heritage Oaks Park - Flagpoles	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	8	\$81,955	\$0	RC	Masonry Non-Combustible	Heritage Oaks Park - Gazebo	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	9	\$631,050	\$0	RC	Fire Resistive	Heritage Oaks Park - Irrigation System	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	10	\$5,464	\$0	RC	Fire Resistive	Heritage Oaks Park - Player Benches	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	11	\$44,179	\$0	RC	Fire Resistive	Heritage Oaks Park - Playground baseball area	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
6	12	\$101,291	\$0	RC	Fire Resistive	Heritage Oaks Park - Tennis Court	436 Heritage Oaks	Hawthorn Woods	IL	60047	0	0
7	1	\$2,732	\$0	RC	Fire Resistive	Highview Park - benches	19 N. Highview Circle	Hawthorn Woods	IL	60047	0	0
7	2	\$6,556	\$0	RC	Fire Resistive	Highview Park - Fencing BB field	19 N. Highview Circle	Hawthorn Woods	IL	60047	0	0
7	3	\$16,391	\$0	RC	Fire Resistive	Highview Park - Fencing Tennis Court	19 N. Highview Circle	Hawthorn Woods	IL	60047	0	0
7	4	\$60,100	\$0	RC	Fire Resistive	Highview Park - Playground Equip	19 N. Highview Circle	Hawthorn Woods	IL	60047	0	0
7	5	\$78,491	\$0	RC	Fire Resistive	Highview Park - Hockey/basketball	19 N. Highview Circle	Hawthorn Woods	IL	60047	0	0
7	6	\$14,631	\$0	RC	Fire Resistive	Park Signs	19 N. Highview Circle	Hawthorn Woods	IL	60047	0	0
8	1	\$6,556	\$0	RC	Fire Resistive	Rambling Hills Park - Fencing - BB Field	Magnolia Parkway	Hawthorn Woods	IL	60047	0	0
8	2	\$71,027	\$0	RC	Fire Resistive	Rambling Hills Park - Playground Equip	Magnolia Parkway	Hawthorn Woods	IL	60047	0	0
8	3	\$100,403	\$0	RC	Joisted Masonry	Rambling Hills Park - Restrooms	Magnolia Parkway	Hawthorn Woods	IL	60047	0	0
9	1	\$2,185	\$0	RC	Fire Resistive	Woodland Park - Benches	Elm St. & Juel Cir	Hawthorn Woods	IL	60047	0	0

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9	2	\$69,732	\$0	RC	Fire Resistive	Woodland Park - Playground Equip	Elm St. & Juel Cir	Hawthorn Woods	IL 60047	0	0	N
10	1	\$0	\$2,138	RC	Non-Combustible	Air Compressor (5HP)	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	2	\$5,488	\$0	RC	Fire Resistive	Antenna/Base Station	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	3	\$0	\$10,207	RC	Non-Combustible	Computers/MNTR/Printer	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	4	\$0	\$2,878	RC	Non-Combustible	Copy Star	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	5	\$13,506	\$0	RC	Fire Resistive	Fencing Around Garage	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	6	\$3,620	\$0	RC	Fire Resistive	Flag Pole	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	7	\$960,314	\$273,261	RC	Non-Combustible	Public Works Building	35 Old McHenry Rd	Hawthorn Woods	IL 60047	7,520	2003	N
10	8	\$169,389	\$0	RC	Joisted Masonry	Salt Storage Building	35 Old McHenry Rd	Hawthorn Woods	IL 60047	1,832	1993	N
10	9	\$68,164	\$0	RC	Frame	Storage Building	35 Old McHenry Rd	Hawthorn Woods	IL 60047	1,440	2000	N
10	10	\$0	\$17,488	RC	Joisted Masonry	Vehicle Lift - Twin Post	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	11	\$0	\$7,725	RC	Non-Combustible	PW fuel card reader	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	12	\$0	\$5,720	RC	Non-Combustible	Tire Machine	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	13	\$0	\$12,154	RC	Non-Combustible	PW Well/Pump	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	14	\$0	\$8,292	RC	Non-Combustible	PW Cameras	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	15	\$0	\$4,481	RC	Non-Combustible	Brine Tank	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	16	\$0	\$4,378	RC	Non-Combustible	Overseas Containers (2)	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
10	17	\$0	\$5,056	RC	Non-Combustible	PW Fan	35 Old McHenry Rd	Hawthorn Woods	IL 60047	0	0	N
11	1	\$238,703	\$0	RC	Fire Resistive	Krueger Road Lift Station	Krueger and Midlothian Road	Hawthorn Woods	IL 60047	84	2011	N
12	1	\$270,530	\$0	RC	Fire Resistive	Dist 95 Lift Station	1 Hubbard Lane	Hawthorn Woods	IL 60047	34	2011	N
13	1	\$3,928,621	\$142,868	RC	Joisted Masonry	Aquatic Center Building	94 Midlothian	Hawthorn Woods	IL 60047	6,485	2007	N

<u>Loc #</u>	<u>Bldg #</u>	<u>Building</u>	<u>Contents</u>	<u>Valuation</u>	<u>Const</u>	<u>Location</u>	<u>Address</u>	<u>City/Town</u>	<u>ST/Zip</u>	<u>Area</u>	<u>Year Sprkl</u>
13	2	\$2,262,509	\$0	RC	Fire Resistive	Aquatic Center Pool and Equip	94 Midlothian	Hawthorn Woods	IL 60047	31,900	2007
13	3	\$38,274	\$0	RC	Fire Resistive	Chairs	94 Midlothian	Hawthorn Woods	IL 60047	0	0
13	4	\$34,847	\$0	RC	Fire Resistive	Fencing	94 Midlothian	Hawthorn Woods	IL 60047	0	0
13	5	\$6,453	\$0	RC	Fire Resistive	Funbrellas	94 Midlothian	Hawthorn Woods	IL 60047	0	0
13	6	\$6,843	\$0	RC	Fire Resistive	Lightning Warning System	94 Midlothian	Hawthorn Woods	IL 60047	0	0
13	7	\$27,695	\$0	RC	Fire Resistive	Shade System	94 Midlothian	Hawthorn Woods	IL 60047	0	0
13	8	\$196,095	\$0	RC	Fire Resistive	Slides/Tower	94 Midlothian	Hawthorn Woods	IL 60047	0	0
13	9	\$0	\$3,424	RC	Non-Combustible	AC Camera	94 Midlothian	Hawthorn Woods	IL 60047	0	0
14	1	\$0	\$12,154	RC	Non-Combustible	CP Well/Pump	42 Park View Ln	Hawthorn Woods	IL 60047	0	0
15	1	\$0	\$43,775	RC	Non-Combustible	Hawthorn Trails Park - Playground Equipment & Shelter	Acacia Drive	Hawthorn Woods	IL 60047	0	0
16	1	\$0	\$7,725	RC	Non-Combustible	Brienwoods Preserve -Observation Deck	28 Bruce Circle North	Hawthorn Woods	IL 60047	0	0
17	1	\$0	\$95,924	RC	Non-Combustible	Hawthorn Hills Park - Equipment	28 Pailsades	Hawthorn Woods	IL 60047	0	0
18	1	\$0	\$146,760	RC	Non-Combustible	Amphitheatre	2 Hawthorn Hills Dr	Hawthorn Woods	IL 60047	0	0
19	1	\$0	\$220,791	RC	Non-Combustible	Playground	3 Hawthorn Hills Dr	Hawthorn Woods	IL 60047	0	0
		\$14,400,776	\$1,423,695	Total:		\$15,824,471					

Insured Signature

Date

11/28/20

TRIDENT INSURANCE SERVICES: Automobile Schedule for: Village of Hawthorn Woods

Instructions: Submit complete information for all autos, highlighting any changes, then email to your underwriter or underwriting assistant.

* Refer to Auto Class Codes Worksheet

Information for the Column below (in bold red) is required for quotation.

Veh #	Year	Make	Model	VIN (17 digits)	Class Codes*	Cost New	Valuation	Deductibles		Loss Payee or Additional Insured
								Comp	Coll	
1	2006	Ford	Explorer Admin	4243	7911-	\$35,000	ACV	1,000	1,000	
2	2008	Ford	Crown Victoria PW	8981	7911-	\$35,000	ACV	1,000	1,000	
3	1998	International	Dump Truck 2T #812	2285	014-790	\$76,175	ACV	1,000	1,000	
4	2001	International	Truck 5T #814	7344	014-990	\$150,000	ACV	1,000	1,000	
5	2006	Ford	Pickup Truck #819	2267	7398-	\$45,000	ACV	1,000	1,000	
6	2008	International	Truck 2T #821	7765	014-990	\$140,000	ACV	1,000	1,000	
7	2008	Ford	Truck - F550 1T #811	2913	7398-	\$90,000	ACV	1,000	1,000	
8	2010	Ford	Pickup Truck #804	0266	7398-	\$35,000	ACV	1,000	1,000	
9	2002	Ford	Econoline E350 Van	9614	014-990	\$30,000	ACV	1,000	1,000	
10	2010	Ford	Expedition PW	1439	7911-	\$35,000	ACV	1,000	1,000	
11	1987	Ford-Military	Hummer #357	34627	7911-	\$0	0	0	0	
12	2004	Chevy	Blazer Public Works	4918	7911-	\$35,000	ACV	1,000	1,000	
13	2012	International	Dump Truck 2T #18	3829	014-790	\$140,000	ACV	1,000	1,000	
14	2012	Ford	Pickup Truck #10	9256	7398-	\$35,000	ACV	1,000	1,000	
15	2013	Dodge	Durango #306	1715	7911-	\$35,000	ACV	1,000	1,000	
16	2015	Ford	Explorer #301	6324	7911-	\$35,000	ACV	1,000	1,000	
17	2014	International	Dump Truck 2T #22	6961	314-790	\$141,444	ACV	1,000	1,000	
18	1995	Ford	Econoline E350 Van	8548	7398-	\$5,000	ACV	1,000	1,000	
19	2016	International	Terrastar 1.5T #16	5700	314-990	\$108,332	ACV	1,000	1,000	
20	2017	Dodge	Charger #304	2C3CDXKT7H585558	7911-	\$35,000	ACV	1,000	1,000	
21	2005	Ford	Excursion	1FMNU41S75ED39880	7398-	\$39,625	ACV	1,000	1,000	
22	2018	International	7400 Dump Truck	3HAWDSTR5JL330365	014-790	\$0	0	0	0	
23	2018	Ford	Utility Interceptor	1FM5KBAR1JGB12015	7911-	\$27,950	ACV	1,000	1,000	
24	1999	Ford	Explorer	1FMDU35P2XZB09493	7398-	\$6,000	ACV	1,000	1,000	
25	1997	International	Vactor / Roadler Truck	1HTSDAAR8VM446957	014-990	\$19,995	ACV	1,000	1,000	
26	2018	Ford	Utility Interceptor #306	1FM5K8AR2JGCT4476	7911-	\$27,797	ACV	1,000	1,000	
27	2019	Ford	Explorer	1FM5K8D81KGA38003	7911-	\$38,444	ACV	1,000	1,000	
28	2020	Ford	Explorer Hybrid	1FM5K8AW6LGA62996	7911-	\$36,001	ACV	1,000	1,000	
29	2020	Ford	Explorer Hybrid	1FM5K8AW4LGA82985	7911-	\$36,001	ACV	1,000	1,000	
30	2019	Ford	F550 w TC300 Service t	1FDUF5HT6KEG36404	214-990	\$89,700	ACV	1,000	1,000	
31	2021	International	HV507	3H4EDTAR7ML294025	314-990	\$162,309	ACV	1,000	1,000	
32	1999	Ford	F550 Super Duty	1FDAM57F2XEC02356	214-990	\$12,000	ACV	1,000	1,000	
33	2012	Ford	F-250 Super Duty	1FTBF2B55CEA34141	214-79	\$14,000	ACV	1,000	1,000	

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury in consultation with the Secretary of Homeland Security, 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 certain air carriers or vessels 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT 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 THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. 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.

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 prospective premium for certified acts of terrorism coverage is \$ 1,058

Please tell your insurance agent or broker whether you accept or reject certified acts of terrorism coverage.