

RESOLUTION 2021-005

PASSED: JANUARY 11, 2021

AUTHORIZING THE CITY MANAGER TO SIGN AGREEMENTS FOR INSURANCE COVERAGE EFFECTIVE JANUARY 1, 2021 THROUGH DECEMBER 31, 2021 IN THE AMOUNT OF \$578,428.

WHEREAS, the City of DeKalb (the "City") is a home rule unit of local government which may exercise any power and perform any function pertaining to its government and affairs pursuant to Article VII, Section 6, of the Illinois Constitution of 1970; and

WHEREAS, the City's independent insurance broker has recommended the approval and execution of insurance coverage agreements for the 2021 Fiscal Year in the total amount of \$578,428; and

WHEREAS, the City's Corporate Authorities find that it is in the City's best interests of the City's welfare, public health, and safety to approve and execute insurance coverage agreements in the total amount of \$578,428 for the effective period beginning January 1, 2021 through December 31, 2021; and

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF DEKALB, ILLINOIS:

SECTION 1: The City's Corporate Authorities authorize and approve the City Manager to execute the insurance coverage agreements recommended by the City's independent insurance broker in the total amount of \$578,428 for the effective period beginning January 1, 2021 through December 31, 2021. The City's Corporate Authorities further authorize the City Manager to take all acts necessary to administer and maintain the City's insurance coverage agreements for the 2021 Fiscal Year.

SECTION 2: This Resolution shall be in full force and effect from and after its passage and approval as provided by law.

PASSED BY THE CITY COUNCIL of the City of DeKalb, Illinois at a Regular meeting thereof held on the 11th day of January 2021 and approved by me as Mayor on the same day. Passed by an 8-0 roll call vote. Aye: Morris, Finucane (Remote), Smith, Perkins, McAdams, Verbic, Faivre, Mayor Smith. Nay: None.

ATTEST:



RUTH A. SCOTT, Executive Assistant



JERRY SMITH, Mayor





Proposal of Insurance

City of DeKalb

200 South Fourth St.
DeKalb, IL 60115

Presented: December 1, 2020

Effective: January 1, 2021

Ethan Salsinger

Account Executive

Arthur J. Gallagher Risk Management Services, Inc.

2850 Golf Road

Rolling Meadows, IL 60008

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Gallagher

Insurance | Risk Management | Consulting

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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
Caitlin Murin, ARM Client Service Manager	(630) 694-5462	Caitlin_Murin@ajg.com	Client Service Manager

Arthur J. Gallagher Risk Management Services, Inc.

Main Office Phone Number: (630) 773-3800

Program Structure

Named Insured

Named Insured	Package	Property	Excess Workers' Compensation	Excess Law Enforcement Liability	Crime	Cyber Liability	Airport Liability	Tank Advantage Pollution Liability (Storage Tanks)
City of DeKalb	X	X	X	X	X	X		X
City of DeKalb and DeKalb Taylor Municipal Airport							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
Lloyd's Syndicate 2987	BRIT Package	Did not provide Quote	
Federal Insurance Company	Property	Recommended Quote	\$74,634.00
Safety National Casualty Corporation	Package (GL, AL, POL, LEL, Excess) – \$10MM, \$5M LEL, \$250k SIR LEL	Recommended Quote	\$250,046.00
Safety National Casualty Corporation	Package (GL, AL, POL, LEL, Excess) – \$5MM, \$250K SIR LEL	Quoted	\$226,846.00
Safety National Casualty Corporation	Package (GL, AL, POL, LEL, Excess) – \$5MM, \$250K SIR All Lines	Quoted	\$195,098.00
The Travelers Companies, Inc.	General Liability	Declined to Quote - Does Not Fit Underwriting Requirement	
Argonaut Insurance Company	Package (No LEL)	Quoted	\$185,890.00
The Travelers Companies, Inc.	Package	Declined to Quote - Does Not Fit Underwriting Requirement	
Underwriters at Lloyd's London	Cyber Liability - \$3M, 250k Cyber Deception	Quoted	\$15,038.00
Underwriters at Lloyd's London	Cyber Liability - \$3M, 100k Cyber Deception	Recommended Quote	\$14,121.00
BCS Insurance Company	Cyber Liability - \$3M	Quoted	\$13,243.00
QBE Insurance Corporation	Airport Liability	Recommended Quote	\$18,906.00
Nautilus Insurance Company	Tank Advantage Pollution Liability (Storage Tanks)	Recommended Quote	\$11,861.00
Indian Harbor Insurance Company	Excess Police Professional Liability	Recommended Quote	\$45,581.00
Safety National Casualty Corporation	Excess Workers' Compensation	Recommended Quote	\$697,465.00

Location Schedule

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
Airport Liability	1/1	200 South Fourth St. DeKalb, IL 60115
	1/1-2	1106 West Fairview DR, DeKalb, IL 60115
	2/1-2	1119 Oak Street, DeKalb, IL 60115
	3/1-3	1154 S 7TH Street DeKalb, IL 60115
	4/1-7	1216 Market Street DeKalb, IL 60115
	5/1-4	1505 W Lincoln Hwy DeKalb, IL 60115
	6	1510 State Street DeKalb, IL 60115
	7	1685 County Farm Road DeKalb, IL 60115
	8	21156 Nelson Road DeKalb, IL 60115
	9	223 S 4TH Street DeKalb, IL 60115
	10/1-2	2650 N Annie Glidden Road DeKalb, IL 60115
	11/1-2	2851 Corporate DR DeKalb, IL 60115
	12/1-2	3232 Pleasant Street DeKalb, IL 60115
	13	330 Grove Street DeKalb, IL 60115
	14/1-2	680 Haish Blvd DeKalb, IL 60115
	15/1-2	700 Pine Street DeKalb, IL 60115
	16/1-2	700 W Lincoln Hwy DeKalb, IL 60115
	17/1-2	900 W Dresser Road DeKalb, IL 60115
	18/1-2	950 W Dresser Road DeKalb, IL 60115
	19	1202 S 7th Street DeKalb, IL 60115
	20	2850 Pleasant Street DeKalb, IL 60115

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
	21	2860 Pleasant Street DeKalb, IL 60115
	22	2910 Pleasant Street DeKalb, IL 60115
	23	2920 Pleasant Street DeKalb, IL 60115
	24	3030 Pleasant Street DeKalb, IL 60115
	25	3040 Pleasant Street DeKalb, IL 60115
	26	624 N 11th Street DeKalb, IL 60115
	27	912 Edgebrook DR DeKalb, IL 60115
	28	524 Clifford DR DeKalb, IL 60115
	29	2100 Pleasant Street DeKalb, IL 60115
	30	2200 Pleasant Street DeKalb, IL 60115
	31	3140 Pleasant Street DeKalb, IL 60115
	32	164 E Lincoln Hwy DeKalb, IL 60115
	33	3331 Pleasant Street DeKalb, IL 60115
Tank Advantage Pollution Liability	2	1316 Market Street DeKalb, IL 60115
	3	1216 Market St DeKalb, IL 60115
	4	2200 Pleasant Street DeKalb, IL 60115
	5	3232 Pleasant Street DeKalb, IL 60115

Program Details

Coverage: Property
Carrier: Federal Insurance Company
Policy Period: 1/1/2021 to 1/1/2022

LOCATION DETAILS	SUBJECT OF INSURANCE	AMOUNT
See Blanket Schedule	Blanket 1: Building, Personal Property, EDP Property on Premises	\$81,890,156
See Blanket Schedule	Blanket 2: Business Income with Extra Expense	\$1,000,000
See Blanket Schedule	Blanket 3: Valuable Papers on Premises	\$1,000,000
See Blanket Schedule	Blanket 4: Debris Removal Expense	\$1,000,000
See Blanket Schedule	Blanket 5: Fungus Clean-Up or Removal	\$50,000
See Blanket Schedule	Blanket 6: Pollutant Clean-Up or Removal	\$50,000
See Blanket Schedule	Building	Blanket 1
See Blanket Schedule	Personal Property	Blanket 1
See Blanket Schedule	EDP Property on Premises	Blanket 1
See Blanket Schedule	Business Income with Extra Expense	Blanket 2
See Blanket Schedule	Valuable Papers on Premises	Blanket 3
See Blanket Schedule	Debris Removal Expense	Blanket 4
See Blanket Schedule	Fungus Clean-Up or Removal	Blanket 5
See Blanket Schedule	Pollutant Clean-Up or Removal	Blanket 6
See Blanket Schedule	Weather Station	\$175,000
Loc. #/Bldg. #: 4/7	Building	\$13,640
Loc. #: 6-9, 13, 19-26, 29-33 Each	Building	Blanket 1
Loc. #: 7-9, 13, 19, 29-33 Each	Personal Property	Blanket 1
Loc. #: 6-9, 13, 19-26 Each	EDP Property on Premises	Blanket 1
Loc. #: 6-9, 13, 19-26, 29-33 Each	Business Income with Extra Expense	Blanket 2
Loc. #: 6-9, 13, 19-26, 29-33 Each	Valuable Papers on Premises	Blanket 3
Loc. #: 6-9, 13, 19-26, 29-33 Each	Debris Removal Expense	Blanket 4
Loc. #: 6-9, 13, 19-26, 29-33 Each	Fungus Clean-Up or Removal	Blanket 5
Loc. #: 6-9, 13, 19-26, 29-33 Each	Pollutant Clean-Up or Removal	Blanket 6
Loc. #/Bldg. #: 16/2	Building	\$80,000
Loc. #: 27	Building	\$206,000
Loc. #: 28	Building	\$92,700
	Machinery Breakdown	Included
Earthquake:		

LOCATION DETAILS	SUBJECT OF INSURANCE	AMOUNT
	- Policy Annual Aggregate Limit	\$10,000,000
Loc. #: 1-33	- Premises Annual Aggregate Limit	\$10,000,000
Loc. #: 1-33	- Per Occurrence Limit	\$10,000,000
Flood:		
	- Policy Annual Aggregate Limit	\$10,000,000
	Flood (Inundation, Back-Up and Mud Flow Included):	
Loc. #: 2, 4, 5-15, 17, 18, 20-27, 29-33	- Premises Annual Aggregate Limit	\$10,000,000
Loc. #: 2, 4, 5-15, 17, 18, 20-27, 29-33	- Per Occurrence Limit	\$10,000,000
Loc. #: 1, 3, 19	- Premises Annual Aggregate Limit	\$5,000,000
Loc. #: 1, 3, 19	- Per Occurrence Limit	\$5,000,000

Deductibles / Self-Insured Retention

COVERAGE	AMOUNT
Policy Deductible	\$10,000
Waiting Period	72 Hours
Mobile Communication Property - Minimum Deductible	\$3,500
Dependent Prem. - BI - Waiting Period	72 Hours
Mobile Equipment- Unscheduled	\$2,500
Mobile Equipment	\$2,500
Earthquake:	
- Property Damage Per Premises/Per Occurrence Dollar Deductible - Loc. #: 1-33	\$50,000
- Waiting Period Per Premises/Per Occurrence (Consecutive Hours) - Loc. #: 1-33	72 Hours
Flood (Inundation, Back-Up and Mud Flow Included):	
- Per Occurrence Waiting Period (Consecutive Hours) - Loc. #: 1-15, 17-27, 29-33	72 Hours
- Per Occurrence Dollar Deductible - Loc. #: 2, 4, 5-15, 17, 18, 20-27, 29, 30, 31, 32, 33	\$50,000
- Per Occurrence Dollar Deductible - Loc. #: 1, 3, 19	\$100,000

Additional Coverage:

DESCRIPTION	AMOUNT
Extended Period - The Information Shown Above Applies to: all Premises Coverages; all Additional Coverages; And Debris Removal Coverage, And all Premises, Unless Corresponding Specific Information is Shown as Applicable to a Specific Premises or Coverage	Unlimited
Blanket Limit of Insurance - The Automatic Blanket Limit Applies to: Accounts Receivable, Electronic Data Processing Property, Fine Arts, Leasehold Interest - Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest, Leasehold Interest - Undamaged Tenant's Improvements & Betterments, Non-Owned Detached Trailers, Outdoor Trees, Shrubs, Plants or Lawns, Pair and Set, Personal Property of Employees, Public Safety Service Charges, Research and Development Property, Valuable Papers	\$250,000
Dependent Prem. - BI	\$250,000

Additional Coverage:

DESCRIPTION	AMOUNT
EDP Property in Transit	\$250,000
Errors or Omissions	\$1,000,000
Mobile Communication Property	\$250,000
Mobile Equipment - Unscheduled	\$250,000
Mobile Equipment	\$2,373,862
Ocean Cargo - Goods In Transit	\$50,000
Personal Property - Any Other Location	\$100,000
Personal Property in Transit	\$250,000
Prohibition of Access - Per Occurrence Limit	\$50,000
Prohibition of Access - Annual Aggregate Limit	\$100,000
Any Other Location for:	
- Accounts Receivable	\$50,000
- Building Components	\$50,000
- EDP Property	\$50,000
- Fine Arts	\$50,000
- Personal Property	\$50,000
- R&D Property	\$50,000
- Valuable Papers	\$50,000
Debris Removal 25% of Direct Damage Loss, Plus:	
- Premises Shown in the Declarations	\$100,000
- Any Other Location	\$25,000
- In Transit	\$25,000
Deferred Payments	\$25,000
Exhibition, Fair or Trade Show:	
- EDP Property	\$50,000
- Fine Arts	\$50,000
- Personal Property	\$50,000
Extra Expense	\$100,000
Fungus Clean-Up or Removal	\$25,000
Impairment of Computer Services - Malicious Programming:	
- Inside Attack	\$1,000
- Outside Attack - Per Occurrence	\$1,000
- Outside Attack - Annual Aggregate	\$1,000
Installation:	
- Any Job Site	\$25,000
- In Transit	\$25,000

Additional Coverage:

DESCRIPTION	AMOUNT
In Transit for:	
- Accounts Receivable	\$25,000
- Building Components	\$25,000
- EDP Property	\$50,000
- Fine Arts	\$25,000
- Personal Property	\$25,000
- Valuable Papers	\$25,000
Loss of Master Key	\$15,000
Loss Prevention Expenses	\$15,000
Mobile Communication Property	\$15,000
Money & Securities:	
- On Premises	\$15,000
- Off Premises	\$15,000
Pollutant Cleanup or Removal	\$25,000
Processing Water	\$10,000
Preparation of Loss Fees	\$10,000
Newly Acquired Premises Or Newly Acquired Or Constructed Property for 180 Days:	
- Building	\$2,500,000
- Personal Property	\$1,000,000
- Personal Property at Existing Premises	\$100,000
- EDP Equipment	\$1,000,000
- Electronic Data	\$50,000
- Communication Property	\$50,000
- Fine Arts	\$25,000
Business Income:	
- Any Other Location	\$25,000
- Contractual Penalties	\$10,000
- Loss of Utilities (Excludes Overhead Trans. Lines)	\$15,000
- Exhibition, Fair or Trade Show	\$10,000
- Ingress & Egress	\$25,000
- Newly Acquired Premises - Business Income	\$100,000 for 180 Days
- Pollutant Clean-up or Removal	\$10,000
- Preparation of Loss Fees	\$10,000
- Worldwide Dependent Business Premises	\$100,000

Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Cost of Replacement at any Location, Personal Property of Others, Business Personal Property You Lease and Personal Property of Employees, Research and Development Property if Repaired, Replaced or Reproduced, 24 Months to Decide to Repair or Replace
Selling Price	Finished Stock and Sold Personal Property
Actual Cash Value	Tenants' I & B when not Replaced
Actual Cash Value	Building, Loc. #: 27, 28

Endorsements include, but are not limited to:

DESCRIPTION
Additional Peril-Earthquake Limit/Deductible Or Waiting Period - 80-02-1303 03-19
Additional Peril-Flood Limit/ Deductible Or Waiting Period Per Occurrence - 80-02-1428 03-19
Property Declarations - 80-02-0005 01-18
Property Supplementary Declarations - 80-02-0210 01-15
Property Supplementary Declaration-Business Income - 80-02-0215 07-03
Supplemental Declarations - Impairment Of Computer Services - 80-02-0315 05-20
Building And Personal Property - 80-02-1000 03-19
Business Income With Extra Expense- 80-02-1004 03-19
Extra Expense - 80-02-1018 03-19
Mobile Equipment - 80-02-1047 07-03
Impairment Of Computer Services-Malicious Program - 80-02-1095 07-03
Property/Business Income Conditions & Definitions - 80-02-1097 03-19
Scheduled Personal Property Coverage - 80-02-1300 03-19
Cap On Certified Terrorism Losses (Selected Locations) - 80-02-1667 01-15
Unintentional Errors Or Omissions - 80-02-1690 06-05
Illinois Mandatory Amended Conditions - 80-02-1776 09-05
Special Waiting Period Provision Added - 80-02-5355 01-15
Ocean Cargo Coverage Added - 80-02-5407 03-19
IL - Important Notice - 99-10-0874 04-07
Important Notice-NY Location Inspections - 99-10-0996 04-18
How To Report A Loss - 80-02-9001 06-98
Common Policy Conditions - 80-02-9090 06-05
IL Mandatory Cancellation & When We Do Not Renew - 80-02-9763 10-06
Condition - Civil Unions Or Domestic Partnerships - 80-02-9790 03-12
Insuring Agreement - 80-02-9800 12-08
Notice To Policyholders-TRIPRA - 99-10-0732 01-15
Important Notice - OFAC - 99-10-0792 09-04

Endorsements include, but are not limited to:

DESCRIPTION
Illinois Policy Information Notice - 99-10-0838 05-05
AOD Policyholder Notice - 99-10-0872 06-07

Exclusions include, but are not limited to:

DESCRIPTION
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure
Exclusions - 80-02-1313 03-19
Malicious Programming Exclusion Added - 80-02-0045 03-20
Exclusion For Certified Terrorism Losses/Premise - 80-02-1669 01-15

Binding Requirements:

DESCRIPTION
Subject To Signed Rejection of Terrorism Insurance

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Total Premium Includes Machinery Breakdown n Premium, TRIA: \$2,282, Ensuing Fire: \$443
Other Peril Modifications – Exclusions - Inundation, Back-up, Mudflow, Loc. #/Bldg.: 16/1, 16/2, 28/1

Premium	\$74,634.00
ESTIMATED PROGRAM COST	\$74,634.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED

Subject to Audit: NA

Coverage: Public Entity Package - General Liability

Carrier: Safety National Casualty Corporation

Policy Period: 1/1/2021 to 1/1/2022

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
General Liability	Occurrence	Not Applicable	Not Applicable
Employee Benefits Liability	Claims Made	5/1/2012	

Coverage:

DESCRIPTION	AMOUNT
General Aggregate Limit	\$4,000,000
Products/Completed Operations Aggregate Limit	\$4,000,000
Each Occurrence Limit	\$2,000,000
Personal and Advertising Injury Limit	\$2,000,000
Damages to Premises Rented to You Limit - Including Fire Damage Legal	\$1,000,000
Employee Benefits Liability - Aggregate	\$4,000,000
Employee Benefits Liability - Each Employee	\$2,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	CGL - Each Occurrence	\$100,000
Retention	Personal and Advertising Injury	\$100,000
Retention	Damages to Premises Rented to You	\$100,000
Retention	Employee Benefits Liability	\$100,000
Retention	Annual Aggregate Deductible	\$275,000

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Employee Benefits Liability	--		

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

Endorsements include, but are not limited to:**DESCRIPTION**

CGL Coverage Form - CG 00 01

Coverage Retention Form - SNGL 024

Amended Definition of Bodily Injury - SNGL 004

Unintentional Failure to Disclose Hazards or Occurrences - SNGL 021

Co-Employee Exclusion Deleted - SNGL 012

Deletion of Premium Audit Condition - SNGL 053

Designated Additional Insured (Broad Form) - SNGL 022

Governmental Subdivisions Endorsement - CG 24 09

Employee Benefits Liability Coverage with Self-Insured Retention - SNGL 054

Self-Insured Retention Endorsement - SNGL 024

Sexual Abuse or Molestation Coverage - GLM 007-2

Basket Aggregate Retention - Manuscript

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability	Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability	Employment Related Practices Exclusion
General Liability	Liquor Liability Exclusion
General Liability	Aircraft Products Exclusion
General Liability	Professional Liability Exclusion
General Liability	Real Property in Your Care, Custody, and Control Exclusion
General Liability	Absolute Asbestos Exclusion
General Liability	Absolute Lead Exclusion

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	War and Nuclear Hazard
General Liability	Mold / Fungus
EBL	Dishonest, fraudulent, criminal or malicious act or omission
EBL	Bodily Injury or Property Damage or Personal Injury
EBL	Failure of performance of contract
EBL	Failure of any investment to perform as represented by you
EBL	Failure to comply with mandatory provisions of any law concerning Workers' Compensation, unemployment insurance, social security or disability benefits
EBL	Wrongful termination of an employee
EBL	Coercion, demotion, reassignment, discipline or harassment of an employee
EBL	Discrimination against an employee
General Liability	Total Pollution Exclusion W/ Hostile Fire Exception - CG 21 55
General Liability	Nuclear Energy Liability Exclusion - IL 00 21
General Liability	Fungi or Bacteria Exclusion - CG 21 67
General Liability	Silica Exclusion - CG 21 96
General Liability	Asbestos Exclusion - SNGL 044
General Liability	Lead Exclusion - SNGL 043
General Liability	Employment Related Practices Exclusion - CG 21 47
General Liability	Law Enforcement Exclusion - CG 22 51
General Liability	ERISA Exclusion - SNGL 002
General Liability	Failure to Supply Exclusion - CG 22 50
General Liability	Injury to Volunteer Firefighters Exclusion - CG 22 56
General Liability	Access or Disclosure of Confidential or Personal Information And Data-Related Liability Exclusion - CG 21 07
General Liability	Coverage C- Medical Payments Exclusion - CG 21 35

Binding Requirements:

DESCRIPTION
Subject to Signed TRIA Form

Premium	\$35,708.00
ESTIMATED PROGRAM COST	\$35,708.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$1,428.00

Subject to Audit: Not Auditable

Coverage: Public Entity Package - Business Auto

Carrier: Safety National Casualty Corporation
Safety Specialty Insurance Company

Policy Period: 1/1/2021 to 1/1/2022

Coverage:

DESCRIPTION	AMOUNT	COVERED AUTOS	BASIS
Auto Liability - Any One Accident	\$2,000,000	1	Combined Single Limit –Bodily Injury & Property Damage
Uninsured/Underinsured Motorist (UM/UIM)	\$70,000		
Physical Damage Coverage - Comprehensive	Actual Cash Value	2	
Physical Damage Coverage - Collision	Actual Cash Value	2	
Garage keepers Legal Liability - Legal Liability	\$1,000,000		Per Location

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Auto Liability – Any One Accident	\$100,000
Retention	Comprehensive Coverage	\$10,000
Retention	Collision Coverage	\$10,000
Retention	Garage keepers	\$100,000
Retention	Annual Aggregate Deductible	\$275,000

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.

Covered Autos:

SYMBOL	SYMBOL NAME	DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS
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.
9	Nonowned Autos Only	Only those autos you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes autos owned by your employees, partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.
19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those autos that are land vehicles and that would qualify under the definition of mobile equipment under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

Endorsements include, but are not limited to:

DESCRIPTION
Self-Insured Retention Endorsement - SNCA 022
Public Entity Endorsement - SNCA 029
Broad Form Named Insured - SNCA 038
Unintentional Failure to Disclose Material Facts - SNCA 028
Unintentional Failure to Provide Notice of Accident or Loss - SNCA 030
Audio, Visual, & Data Electronic Equipment Coverage- Fire, Police, & Emergency Vehicles - CA 20 02
Amphibious Vehicles - CA 23 97
Public Transportation Autos - CA 24 02
Hired Autos Specified as Covered Autos you Own - CA 99 16
Waiver of Premium Audit Condition - Manuscript
Auto Physical Damage Deductibles Applies to Fire & Lightning - Manuscript
Annual Aggregate Deductible - Manuscript

Exclusions include, but are not limited to:

DESCRIPTION
See Attached Policy Form – PDF Page 122
Exclusion of Federal Employees Using Autos in Government Business - CA 04 42
Emergency Services - Volunteer Firefighters' and Workers' Injuries Excluded - CA 20 30
Silica Exclusion - CA 23 94
Nuclear Energy Liability Exclusion - IL 00 21

Binding Requirements:**DESCRIPTION**

Subject to If the insured's intent is to reject UM/UIM, PIP, and/or Med Pay coverage in states that allow total rejection and the state mandatory forms are not signed, dated and returned prior to a loss, the insured's SIR will apply to the claim, if payments are made.

Other Significant Terms and Conditions/Restrictions:**DESCRIPTION**

Premium Break downs:
 Commercial Automobile Liability Coverage \$43,337
 Commercial Automobile Physical Damage Coverage \$23,801

Auto Disclaimer:

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

Premium	\$67,138.00
ESTIMATED PROGRAM COST	\$67,138.00

Subject to Audit: Annually

Public Entity Package -

Coverage: Public Entity Package - Public Officials & Employment Practices Liability**Carrier:** Safety Specialty Insurance Company**Policy Period:** 1/1/2021 to 1/1/2022**Form Number:** POEPCM 0416**Form Type:**

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Public Officials Liability/ Employment Practices Liability	Claims Made	5/1/2012	

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Annual Aggregate Limit	Limit	\$2,000,000
Each Wrongful Act	Limit	\$2,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Each Wrongful Act (including LAE)	\$100,000
Deductible	*Annual Aggregate Deductible	\$275,000

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Public Officials Liability/ Employment Practices Liability	--		

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

Endorsements include, but are not limited to:

DESCRIPTION
Public Officials Liability/ Employment Practices Liability Coverage Form - POEPCM 0416
Coverage Retention Form - ILSIR 0716
Mandatory State Forms
Non-Stacking of Limits Endorsement - ILNONSTACK 0416
Annual Aggregate Deductible - Manuscript

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
*Annual Aggregate Retention is for all coverages written by Safety National other than Workers' Compensation and Auto Physical Damage. It does not include coverage provided by other carriers. Excess Annual Aggregate Retention Protection Limit of \$1,000,000

Premium	\$31,430.00
ESTIMATED PROGRAM COST	\$31,430.00

Subject to Audit: Not Auditable

Coverage: Public Entity Package - Law Enforcement Liability

Carrier: Safety Specialty Insurance Company

Policy Period: 1/1/2021 to 1/1/2022

Form Number: LELPOF 0416

Form Type:

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

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Annual Aggregate Limit	Limit	\$5,000,000
Each Occurrence Limit	Limit	\$5,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Each Occurrence (including LAE)	\$250,000
Deductible	*Annual Aggregate Deductible	\$275,000

Endorsements include, but are not limited to:

DESCRIPTION
Law Enforcement Liability Form - LELPOF 0416
Coverage Retention Form - ILSIR 0716
Mandatory State Forms
Non-Stacking of Limits Endorsement - ILNONSTACK 0416
Annual Aggregate Deductible - Manuscript

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
*Annual Aggregate Retention is for all coverages written by Safety National other than Workers' Compensation and Auto Physical Damage. It does not include coverage provided by other carriers. Excess Annual Aggregate Retention Protection Limit of \$1,000,000.

Premium **\$71,387.00**

ESTIMATED PROGRAM COST **\$71,387.00**

Subject to Audit: Not Auditable

Coverage: Public Entity Package – Excess Liability

Carrier: Safety National Casualty Corporation

Policy Period: 1/1/2021 to 1/1/2022

Form Type:

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

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
General Aggregate Limit	Limit	\$8,000,000
Each Occurrence Limit*	Limit	*\$8,000,000

Underlying Policies:

COVERAGE	DESCRIPTION	LIMIT	CARRIER NAME	EFFECTIVE DATE	EXPIRATION DATE
General Liability Coverage	Limits of Liability	\$2,000,000/\$4,000,000	Safety National Casualty Corporation	1/1/2021	1/1/2022
Automobile	Combine Single Limit	\$2,000,000	Safety National Casualty Corporation	1/1/2021	1/1/2022
Public Officials Liability Coverage	Limits of Liability	\$2,000,000/\$2,000,000	Safety Specialty Insurance Company	1/1/2021	1/1/2022
Employers Liability	Limits of Liability	\$2,000,000	Safety National Casualty Corporation	1/1/2021	1/1/2022

Endorsements include, but are not limited to:

DESCRIPTION
Commercial Excess Coverage Form - CX 00 01

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
Physical Damage to Property in Insured's Care, Custody, or Control
Auto First-party Coverage
Pollution (Auto)
Products Recall
Employment Related Practices Exclusion
Total Pollution Exclusion

Exclusions include, but are not limited to:

DESCRIPTION
Professional Liability Exclusion
Retained Limit
Failure to Supply XLM 001 / Manuscript

Binding Requirements:

DESCRIPTION
Subject to Signed TRIA Form

Premium	\$59,114.00
ESTIMATED PROGRAM COST	\$59,114.00
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$1,773.00

Coverage: Cyber Liability

Carrier: Underwriters at Lloyd's London

Policy Period: 1/1/2021 to 1/1/2022

Form Number: Cyber Wording Edition: January 17, 2020

Coverage:

DESCRIPTION	AMOUNT
I. Each Claim Aggregate Limit of Liability	\$3,000,000
II. Each Event Aggregate Limit of Liability	\$3,000,000
Per Claim Sublimit of Liability Includes Claim Expenses	
A. Privacy Liability (including Employee Privacy)	\$3,000,000
B. Privacy Regulatory Claims Coverage	\$3,000,000
C. Security Breach Response Coverage	\$3,000,000
D. Security Liability	\$3,000,000
E. Multimedia Liability	\$3,000,000
F. Cyber Extortion	\$3,000,000
G. Business Income and Digital Asset Restoration	
1. Business Income Loss	\$3,000,000
2. Restoration Costs	\$3,000,000
3. Reputation Business Income Loss	\$3,000,000
4. Systems Integrity Restoration Loss	\$250,000
H. PCI DSS Assessment	\$3,000,000
I. Electronic Fraud	
1. Phishing Loss	\$50,000
2. Services Fraud Loss	\$100,000
3. Reward Fund Loss	\$50,000
4. Personal Financial Loss	\$250,000
5. Corporate Identify Theft Loss	\$250,000
6. Telephone Hacking Loss	\$100,000
7. Direct Financial Loss (Funds Transfer Fraud)	\$100,000
8. Cyber Deception	\$100,000
Per Claim Sublimit of Liability Includes Claim Expenses	
A. Court Attendance Costs	\$100,000
B. Bodily Injury / Property Damage Liability	\$250,000
C. TCPA	\$100,000

Coverage:

DESCRIPTION	AMOUNT
D. HIPAA Corrective Action Plan Costs	\$50,000
E. Post Breach Response	\$25,000
F. Independent Consultant	\$25,000
G. Outsourced Provider	\$250,000
H. Computer System	\$250,000

Deductibles / Self-Insured Retention

COVERAGE	AMOUNT
A. Privacy Liability (including Employee Privacy) - Each Claim or Event & Aggregate	\$10,000
B. Privacy Regulatory Claims Coverage - Each Claim or Event & Aggregate	\$10,000
C. Security Breach Response Coverage - Each Claim or Event & Aggregate	\$10,000
D. Security Liability - Each Claim or Event & Aggregate	\$10,000
E. Multimedia Liability - Each Claim or Event & Aggregate	\$10,000
F. Cyber Extortion - Each Claim or Event & Aggregate	\$10,000
G. Business Income and Digital Asset Restoration - Each Claim or Event & Aggregate	\$10,000
H. PCI DSS Assessment - Each Claim or Event & Aggregate	\$10,000
I. Electronic Fraud:	
1. Phishing Loss - Each Claim or Event & Aggregate	\$10,000
2. Services Fraud Loss - Each Claim or Event & Aggregate	\$10,000
3. Reward Fund Loss - Each Claim or Event & Aggregate	\$10,000
4. Personal Financial Loss - Each Claim or Event & Aggregate	\$10,000
5. Corporate Identity Theft Loss - Each Claim or Event & Aggregate	\$10,000
6. Telephone Hacking Loss - Each Claim or Event & Aggregate	\$10,000
7. Direct Financial Loss (Funds Transfer Fraud) - Each Claim or Event & Aggregate	\$10,000
8. Cyber Deception - Each Claim or Event	\$5,000
Waiting Period	12 Hours

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Cyber Liability	--		

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
Claim means:
1. A written demand received by You for money or services, including the service of a civil suit or institution of arbitration proceedings;
2. Initiation of a civil suit against You seeking injunctive relief;
3. A written notice of an alleged Privacy Wrongful Act or Security Wrongful Act from a third party.
4. Solely with respect to Coverage B., a Regulatory Claim made against You; or.
5. Solely with respect to Coverage H., written notice to You of a PCI DSS Assessment.
Multiple Claims arising from the same or a series of related or repeated Wrongful Acts, acts, errors, or omissions or from any continuing Wrongful Acts, acts, errors, or omissions shall be considered a single Claim for the purposes of this Policy, irrespective of the number of claimants or You involved therein. All such related Claims shall be deemed to have been first made at the time the earliest such Claim was made or deemed made under Section IX.A.

Incident or Claim Reporting Provision:

DESCRIPTION
Refer to attached policy form

Run Off Provisions:

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

Endorsements include, but are not limited to:

DESCRIPTION
Cyber Deception Endorsement (If elected)
Short Rate Cancellation Endorsement (USA) - NMA 45
Several Liability Clause - LSW 1001 (Insurance) 08/94
Premium Payment Clause - LSW3001 September 2008
Breach Response Team Endorsement
Cyber and Privacy Liability Policy Form - Cyber Wording Edition: January 17, 2020

Exclusions include, but are not limited to:

DESCRIPTION
Nuclear Incident Exclusion - NMA 1256
Radioactive Contamination Exclusion - NMA 1477
Sanction Limitation and Exclusion Clause - LMA3100, 15 September 2010

Binding Requirements:

DESCRIPTION
Signed Cyber Insurance Renewal Application.

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION	
Premium Includes Cyber Deception Premium: \$450.00 (if Elected)	
Territorial Limits Worldwide	
Retroactive Date Full Prior Acts	
Choice of Law Illinois	

Premium	\$14,121.00
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Taxes

Stamping Office Fee - RPSTIL	\$10.59
Surplus Lines Tax - RPSTIL	\$494.24

Total Taxes	\$504.82
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ESTIMATED PROGRAM COST	\$14,625.82
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Optional Coverages:

DESCRIPTION	PREMIUM
Cyber -\$3M, \$250K Cyber Deception	\$15,038.00
Cyber Premium: \$3M, No Cyber Deception	\$13,243.00

Subject to Audit: Not Auditable

Coverage: Airport Liability
Carrier: QBE Insurance Corporation
Policy Period: 1/1/2021 to 1/1/2022

Form Type:

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

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Bodily Injury & Property Damage resulting from your aviation operations	Limit	\$20,000,000	
Damage to Premises Rented to You	Limit	\$250,000	
Medical Expense Limit	Limit	\$5,000	Each Person
Personal & Advertising Injury	Limit	\$20,000,000	Aggregate Limit
Products/ Completed Operations	Limit	\$20,000,000	Aggregate Limit
Hangar keepers Liability	Limit	\$20,000,000	Each Aircraft
Hangar keepers Liability	Limit	\$20,000,000	Each Occurrence
Airport Liability - Combined Single Limit	Limit	\$20,000,000	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Hangar keepers Liability - Each Aircraft	\$1,000

Endorsements include, but are not limited to:

DESCRIPTION
Additional Insured - Designated Person or Organization (FORM A)-1 - QBAV-2004 (05-11)
Extended Coverage Endorsement (Aviation Liabilities)-1 - AVN-52G IL (10-12)
Airport Expansion Endorsement - 2- 1 - QBAV-2029 (05-11)
Aviation Date Recognition Endorsement with Limited Coverage Grant (Option 4)-1 - QBAV-2047 (05-11)
Non-Owned Aircraft: Liability Endorsement - Coverage A-1 - QBAV-2200 (10-12)
Waiver of Governmental Immunity - QBAV-2281 (05-11)
Cancellation By Us Endorsement (Form B)-1 - QBAV-2347 (05-11)
Policy Form: GL1000

Exclusions include, but are not limited to:

DESCRIPTION
Exception For Certified Act of Terrorism Exclusion Endorsement-1 - QBAV-6004 (02-15)

Binding Requirements:**DESCRIPTION**

Subject to Acceptance or Rejection of Terrorism Insurance Coverage

Other Significant Terms and Conditions/Restrictions:**DESCRIPTION**

AJG Commission Commission split 50/50 between Aerospace Specialty Group and Gallagher Rolling Meadows, IL

Defense Costs: Yes, outside the policy limits

Total Premium Includes TRIA Premium \$1,719 & Hangar keepers Liability Premium \$7,531

Definition of Claim(s):

An accident during the policy period, including continuous or repeated exposure to substantially the same general harmful conditions which results in Bodily Injury or Property Damage.

Premium	\$18,906.00
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ESTIMATED PROGRAM COST	\$18,906.00
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TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED
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Subject to Audit: Not Auditable

Coverage: Tank Advantage Pollution Liability

Carrier: Nautilus Insurance Company

Policy Period: 12/31/2020 to 12/31/2021

Form Number: ENV CST 101 A CW 03 18

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Coverage A & B: Covered Storage Tank Systems Cleanup Costs and Third Party Bodily Injury and Property Damage Liability	Claims Made		

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Coverage A & B: Covered Storage Tank Systems Cleanup Costs and Third Party Bodily Injury and Property Damage Liability	Limit	\$1,000,000	Per Claim
Coverage A & B: Covered Storage Tank Systems Cleanup Costs and Third Party Bodily Injury and Property Damage Liability	Limit	\$1,000,000	Total All Claims
Coverage E Defense	Limit	\$250,000	Per Claim
Coverage E Defense	Limit	\$250,000	Total All Claims

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Coverage A & B: Covered Storage Tank Systems Cleanup Costs and Third Party Bodily Injury and Property Damage Liability - Per Claim	\$25,000

Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Coverage A & B: Covered Storage Tank Systems Cleanup Costs and Third Party Bodily Injury and Property Damage Liability	--		

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:**REPORTING CONDITION TYPE****DESCRIPTION**

Refer to attached policy form

Run Off Provisions:**DESCRIPTION****PREMIUM AMOUNT****PREMIUM DUE DATE****LENGTH****% OF EXPIRING PREMIUM**

Refer to attached policy form

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Endorsements include, but are not limited to:**DESCRIPTION**

Tank Advantage Pollution Liability Insuring Agreement - ENV CST 101 A CW 03 18

Coinurance Endorsement - BSUM-1200 (11-18) (This Amendment Shall Apply to Covered Storage Tank Systems 1 at Covered Location 4, 220 Pleasant Street, Dekalb IL; And Covered Storage Tank Systems 1 and 2 at Covered Location 5, 3232 Pleasant Street, Dekalb, IL)

Binding Requirements:**DESCRIPTION**

Subject to Receipt and Review of the Following Information:

- Complete the Diligent Effort Confirmation Form
- Copies of Tank and Line Tightness Tests, Dated Within the Last 12 Months or the Last 6 Consecutive Months of Line and Tank Leak Detection Results for all Underground Tank Systems Greater than 20 Years Old. Required Prior to Binding
- Signed Acceptance or Rejection of Terrorism Insurance Coverage Form

Other Significant Terms and Conditions/Restrictions:**DESCRIPTION**

Deposit Premium - 100% & Minimum Premium - 100%

Premium	\$11,861.00
Taxes	
Surplus Lines Tax	\$239.60
Total Taxes	\$239.60
Fees	
Regulatory Fee	\$59.90
Total Fees	\$59.90
ESTIMATED PROGRAM COST	\$12,160.50
Minimum Earned Premium -	25.00 %
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	\$119.00

Schedule:

Location No.	Location Name	Location Address	No. of Tanks	Policy Premium		
2	City of DeKalb Street Division	1316 Market Street DeKalb, IL 60115	3	1,772.00		
Tank No.	Tank Type	Installation	Capacity	Contents	Retroactive Date Coverage A	Retroactive Date Coverage B
1	UST	1/19/1995	10,000	Diesel	5/1/2016	5/1/2016
2	UST	11/15/2002	550	Waste Oil	5/1/2016	5/1/2016
3	UST	1/19/1995	12,000	Gas	5/1/2016	5/1/2016

Location No.	Location Name	Location Address	No. of Tanks	Policy Premium		
3	City of DeKalb Public Works	1216 Market St. DeKalb, IL 60115	6	\$1,686.00		
Tank No.	Tank Type	Installation	Capacity	Contents	Retroactive Date Coverage A	Retroactive Date Coverage B
1	AST	1/1/2003	280	New Lube Oil	5/1/2016	5/1/2016
2	AST	1/1/2003	280	New Lube Oil	5/1/2016	5/1/2016
3	AST	1/1/2003	280	New Lube Oil	5/1/2016	5/1/2016
4	AST	1/1/2003	280	Hydraulic fluid	5/1/2016	5/1/2016
5	AST	1/1/2003	280	Other	5/1/2016	5/1/2016
6	AST	1/1/2003	280	Waste Oil	5/1/2016	5/1/2016

Location No.	Location Name	Location Address	No. of Tanks	Policy Premium		
4	DeKalb Taylor Municipal Airport	2200 Pleasant Street DeKalb, IL 60115	1	\$4,609.00		
Tank No.	Tank Type	Installation	Capacity	Contents	Retroactive Date Coverage A	Retroactive Date Coverage B

1	UST	1/19/1981	12,000	Jet fuel	9/17/2016	9/17/2016
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Location No.	Location Name	Location Address	No. of Tanks	Policy Premium		
5	DeKalb Taylor Municipal Airport	3232 Pleasant Street DeKalb, IL 60115	2	\$3,794.00		
Tank No.	Tank Type	Installation	Capacity	Contents	Retroactive Date Coverage A	Retroactive Date Coverage B
1	UST	1/1/1989	12,000	Aviation fuel	9/17/2016	9/17/2016
2	UST	1/1/1989	12,000	Jet fuel	9/17/2016	9/17/2016

Coverage: Excess Police Professional Liability

Carrier: Indian Harbor Insurance Company

Policy Period: 1/1/2021 to 1/1/2022

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Excess Police Professional Liability			

Coverage:

DESCRIPTION	AMOUNT
Excess Police Professional Liability	\$5,000,000 Excess Of \$5,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Excess Police Professional Liability	\$250,000

Endorsements include, but are not limited to:

DESCRIPTION
Notice to Policyholders - Illinois - PN IL 02
Excess Professional Liability Policy Declarations - PGUXS 03 19
In Witness - IL MP 9104 0314 IHIC
Schedule of Endorsements -PGUXS 148 0319
Underlying Schedule -PGUXS 149 0319
Excess Claims Reporting - PGUXS 150 0319
Excess Depletion of Underlying Limits -PGUXS 151 0319
Service of Process - XL-ILSOP
Notice to Policyholders - Fraud Notice - PN CW 01 0915
Notice to Policyholders - Privacy Policy -PN CW 02 1015
Notice to Policyholders - U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") - PN CW 05 0914

Binding Requirements:

DESCRIPTION
Subject to As Your Agency is Responsible for the Surplus Lines Filings, We Require the Name of Licensee, Agency Name, Address, And Surplus Lines License Number Prior to Binding, As Well as, A Copy of the License
Subject to Copy of Underlying Binder and Policies when Issued
Subject to Copy of underlying signed and dated application.

Premium	\$45,581.00
Fees	
Policy Fee	\$245.00
Total Fees	\$245.00
ESTIMATED PROGRAM COST	\$45,826.00
Minimum Earned Premium -	25.00 %



Coverage: Excess Workers' Compensation

Carrier: Safety National Casualty Corporation

Policy Period: 1/1/2021 to 1/1/2023

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Employers Liability Limit	Limit	\$1,000,000	Per Occurrence
Specific Limit		Statutory	

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Self-Insured Retention	Workers' Compensation	\$650,000

Experience Modification Factor(s):

DESCRIPTION	FACTOR
IL	1

States:

DESCRIPTION	STATE
States Covered:	IL
States Excluded:	OH, ND, WA, WY

Endorsements include, but are not limited to:

DESCRIPTION
General Endorsements applicable to all quote options: Employer - Binding Acts - 0216 00 1291 (XWC)
Option 8708255313 Illinois Mandatory Endorsement(s), If Applicable: Terrorism Risk Insurance Program Reauthorization Act Endorsement - 6000 00 0121 (XWC)

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

Other Significant Terms and Conditions/Restrictions:**DESCRIPTION**

Deposit Premium: \$109,900

Premium	\$697,465.00
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ESTIMATED PROGRAM COST	\$697,465.00
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Minimum Premium -	\$202,629.00
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TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	INCLUDED
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Subject to Audit: Voluntary**Auditable Exposures:**

STATE	CLASS CODE	DESCRIPTION	EXPOSURE	RATE PER \$100
IL	3724	Machinery or Equipment Erection or Repair NOC & Drivers	\$244,327	5.88
IL	5506	Street or Road Construction: Paving or Repaving & Drivers	\$1,224,131	8.85
IL	7403	Aircraft/Helicopter Operation: Air Carrier Scheduled/Supplemental: All Other Employees	\$262,984	8.66
IL	7520	Waterworks Operation & Drivers	\$812,970	3.38
IL	7710	Firefighters & Drivers	\$6,194,225	5.80
IL	7720	Police Officers & Drivers	\$7,043,092	2.27
IL	8810	Clerical Office Employees NOC	\$2,314,593	0.12
IL	9410	Municipal, Township, County or State Employee NOC	\$65,896	3.93

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
Public Entity Package	Premium	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$168,177.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$250,046.00
	Taxes & Fees		\$1,758.44		TBD
	Total Estimated Cost		\$169,935.44		\$250,046.00
	TRIA Premium		\$2,348.00		\$2,759.00
Excess Law Enforcement Liability	Premium	N/A		Indian Harbor Insurance Company	\$45,581.00
	Taxes & Fees				\$245.00
	Total Estimated Cost				\$45,826.00
	TRIA Premium				N/A
Property	Total Estimated Cost	Federal Insurance Company (Chubb Group of Insurance Companies)	\$61,047.00	Federal Insurance Company (Chubb Group of Insurance Companies)	\$74,634.00
	TRIA Premium		Included		Included
Excess Workers' Compensation	Total Estimated Cost	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$106,647.00	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	\$109,900.00
	TRIA Premium		Included		Included
Crime	Total Estimated Cost	Citizens Insurance Company of America (Hanover Insurance Companies)	\$3,103.00	Citizens Insurance Company of America (Hanover Insurance Companies)	\$3,103.00
	TRIA Premium		Included		Included
Cyber Liability	Premium	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$8,743.00	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$14,121.00
	Taxes & Fees		\$313.00		\$504.82
	Total Estimated Cost		\$9,056.00		\$14,625.82
	TRIA Premium		Included		Included
Airport Liability	Total Estimated Cost	QBE Insurance Corporation	\$15,125.00	QBE Insurance Corporation (QBE Insurance Group)	\$18,906.00
	TRIA Premium		Included		Included

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Tank Advantage Pollution Liability (Storage Tanks)	Premium	Nautilus Insurance Company (W. R. Berkley Group)	\$11,048.00	Nautilus Insurance Company (W. R. Berkley Group)	\$11,861.00
	Taxes & Fees		\$395.00		\$299.50
	Total Estimated Cost		\$11,443.00		\$12,160.50
	TRIA Premium		\$109.00		\$119.00
Gallagher Compensation Agreement			\$47,793.00		\$49,227.00
Total Estimated Program Cost			\$424,149.44		\$578,428.30

Quote from Underwriters at Lloyd's London (Underwriters at Lloyd's London) is valid until 1/1/2021

Quote from Federal Insurance Company (Chubb Group of Insurance Companies) is valid until 12/6/2020

Quote from Nautilus Insurance Company (W. R. Berkley Group) is valid until 12/31/2020

Quote from QBE Insurance Corporation (QBE Insurance Group) is valid until 1/1/2021

Quote from Safety National Casualty Corporation (Tokio Marine Holdings, Inc.), etc... is valid until 1/1/2021

Quote from Safety National Casualty Corporation (Tokio Marine Holdings, Inc.) is valid until 2/1/2021

Quote from Citizens Insurance Company of America (Hanover Insurance Companies) is valid until 1/1/2021

Quote from Lloyd's Syndicate 2987 is valid until 1/1/2021

Quote from Safety National Casualty Corporation (Tokio Marine Holdings, Inc.) is valid until 1/1/2021

Quote from Safety National Casualty Corporation (Tokio Marine Holdings, Inc.) is valid until 1/1/2021

Quote from Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.) is valid until 1/1/2021

Quote from Safety Specialty Insurance Company (Tokio Marine Holdings, Inc.) is valid until 1/1/2021

Quote from Indian Harbor Insurance Company (XL Group plc) is valid until 1/1/2021

Quote from BCS Insurance Company (BCS Insurance Company) is valid until 1/1/2021

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

BRIT Package

Property

Crime

General Liability

Umbrella

Public Entity Package

Cyber Liability

Airport Liability

Tank Advantage Pollution Liability (Storage Tanks)

Public Officials & Employment Practices Liability

Law Enforcement Liability

Excess Police Professional Liability

Excess 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.

Payment Plans

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Federal Insurance Company (Chubb Group of Insurance Companies)	Property	Annual	Agency Bill
Citizens Insurance Company of America (Hanover Insurance Companies)	Crime	Premium Due Annually for 3 Years	Agency Bill
Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	Public Entity Package	Annual Pay Plan. Premiums due within 30 days of binding. Premiums are fully earned when bound.	Agency Bill
Underwriters at Lloyd's London (Underwriters at Lloyd's London)	Cyber Liability	Annual	Agency Bill
QBE Insurance Corporation (QBE Insurance Group)	Airport Liability	Full Premium Due 30 Days from Date of Inception	Agency Bill
Nautilus Insurance Company (W. R. Berkley Group)	Tank Advantage Pollution Liability (Storage Tanks)	Annual Premium is Due 20 Days from the Effective Date of Coverage	Agency Bill
Indian Harbor Insurance Company (XL Group plc)	Excess Police Professional Liability	Annual	Agency Bill
Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	Excess Workers' Compensation	Annual Payment	Agency Bill

Carrier Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY *	ADMITTED/NON-ADMITTED **
Argonaut Insurance Company	A- XIV	Admitted
BCS Insurance Company	A- VIII	Admitted
Citizens Insurance Company of America	A XV	Admitted
Federal Insurance Company	A++ XV	Admitted
Indian Harbor Insurance Company	A+ XV	Non-Admitted
Lloyd's Syndicate 2987	A XV	Non-Admitted
Nautilus Insurance Company	A+ XV	Non-Admitted
QBE Insurance Corporation	A XV	Admitted
Safety National Casualty Corporation	A+ XV	Admitted
Safety Specialty Insurance Company	A+ XV	Non-Admitted
Underwriters at Lloyd's London	A XV	Non-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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A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the A.M. Best website at <http://www.ambest.com/ratings>.

**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.

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 Golf 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.

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

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

Property Estimator Disclaimer

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

Client Signature Requirements



Coverages for Consideration

Overview

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

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 12/18/2020, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	COVERAGE/CARRIER	DESCRIPTION / MAJOR DIFFERENCES
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Property	
	Federal Insurance Company	
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Public Entity Package	
<input checked="" type="checkbox"/> Option # 1	Safety National Casualty Corporation	Recommended: \$10MM Except \$5MM LEL, \$250k LEL SIR (\$250,046)
<input type="checkbox"/> Option # 2	Safety National Casualty Corporation	\$5MM, \$250k LEL SIR (226,846)
<input type="checkbox"/> Option # 3	Safety National Casualty Corporation	\$5MM, \$250k SIR All Line
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability	
<input checked="" type="checkbox"/> Option # 1	Underwriters at Lloyd's London	Recommended: \$3M, \$100K Cyber Deception (\$14,121)
<input type="checkbox"/> Option # 2	Underwriters at Lloyd's London	\$3M, \$250k Cyber Deception (\$15,038)
<input type="checkbox"/> Option # 3	BCS Insurance Company	\$3M, No Cyber Deception (\$13,243)
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Airport Liability	
	QBE Insurance Corporation	
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Tank Advantage Pollution Liability (Storage Tanks)	
	Nautilus Insurance Company	
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Police Professional Liability	
	Indian Harbor Insurance Company	
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	TRIA	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers' Compensation	
	Safety National Casualty Corporation	
TRIA Cannot Be Rejected		

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

Producer/Insured Coverage Amendments and Notes:

Exposures and Values

We confirm the payroll, values, schedules, and other data contained in the proposal, and submitted to the underwriters, are compiled from information provided by you and we acknowledge it is our responsibility to see that such information is updated and maintained accurately. For renewal policies, if no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies.

Provide Quotations or Additional Information on the Following Coverage Considerations:

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By rejecting a quotation for this valuable coverage, you understand that there will be no coverage and agree to hold Gallagher harmless in the event of a loss.

Other Services to Consider

☐ Yes ☒ No- CORE360™ Loss Control Portal

☐ Yes ☒ No- eRiskHub

Gallagher's liability to Client arising from any acts or omissions of Gallagher shall not exceed \$20 million in the aggregate. Gallagher shall only be liable for actual damages incurred by Client, and shall not be liable for any indirect, consequential or punitive damages or attorneys' fees. 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 this Agreement or any Services provided hereunder may be brought by either party any later than two (2) years after the accrual of such 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/>.

I have read, understand and agree that the above information is correct and has been disclosed to us prior to authorizing Gallagher to bind coverage and/or provide services to us.

By: Bill Nicklas - City Manager

Print Name (Specify Title)

City of DeKalb

Company



Signature

Date: 12/18/2020

CLIENT SERVICES AGREEMENT

This Client Services Agreement (this "Agreement") is made and entered into as of the 31st day of December, 2020 (the "Effective Date") by and between CITY OF DEKALB, an Illinois Municipality ("Client"), and Arthur J. Gallagher Risk Management Services, Inc., an Illinois corporation, and its licensed brokerage affiliates ("Gallagher"). Client and Gallagher shall each be referred to herein as a "Party" and collectively as the "Parties."

WHEREAS, Gallagher is a global insurance brokerage and risk management services firm, and Client desires to retain Gallagher to provide certain services, as further described on Exhibit A attached hereto (collectively, the "Services").

NOW, THEREFORE, in consideration of the mutual promises contained herein, Gallagher and Client hereby agree as follows:

I. TERM AND TERMINATION

This Agreement shall commence on the Effective Date and continue for a term of one (1) year. This Agreement shall automatically renew on the first anniversary of the Effective Date and annually thereafter for consecutive additional periods of one (1) year each. This Agreement may be terminated by either Party at any time upon thirty (30) days' prior written notice. In the event of any such termination, Gallagher will work with Client during such 30-day period to transition its account as directed.

II. SERVICES

Gallagher will provide the Services for Client as set forth on Exhibit A and incorporated herein, which Exhibit A may be amended from time to time as agreed upon in writing by the Parties. For Services that specifically include insurance placement by Gallagher as the broker, Client hereby authorizes Gallagher to represent and assist Client in all discussions and transactions with insurance companies relating to the lines of insurance set forth on Exhibit A when acting as Client's insurance broker, provided that Gallagher shall not place any insurance on behalf of Client unless so authorized by Client in writing. In addition, Services that include the placement of insurance coverage require the following:

A. Client shall provide Gallagher with all information and documentation that may be relevant to the applicable risks that Client would like to insure, as requested by Gallagher and/or underwriters from which Gallagher intends to secure quotes. This information shall include any facts material to a fair assessment of the risk by underwriters, including risk exposures and loss experience, and shall be updated as information changes or is discovered after inception of coverage. Client's failure to fully and completely disclose all such information could result in a carrier declining coverage for a specific loss or voiding Client's insurance coverage altogether.

B. Gallagher will consult with Client regarding the terms of the insurance quotes received, and Client shall have sole discretion in the selection of the ultimate insurance markets and policies chosen, as well as any other decisions involving Client's risk management, risk transfer and/or loss prevention needs. Gallagher will use reasonable efforts to secure insurance coverages on Client's behalf and as directed by Client. Client must read all coverage proposals and policies carefully, as actual coverage is determined by the applicable policy language. Gallagher will provide guidance to Client regarding Client's policy or coverage inquiries. In the event an insurer cancels or refuses to issue a particular policy, Gallagher will use reasonable efforts to obtain replacement coverage from another insurer.

C. Client is responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters in accordance with the terms and conditions of Client's policies. Upon request, Gallagher will assist Client in determining applicable claim reporting requirements.

- D. Client has no obligation to purchase an insurance product through Gallagher.

III. COMPENSATION, TAXES AND FEES

A. Client shall pay Gallagher fees for the Services set forth on Exhibit A. Where permitted, the Services may include fees in lieu of or in addition to commission for placement of insurance. If Gallagher receives fees for insurance placement, the policy(ies) will be listed in Exhibit A, along with the fee for that insurance placement. Fees for post insurance placement Services may also be included in Exhibit A.

B. Gallagher's fees under this Agreement shall be fully earned on the Effective Date (and any anniversary thereof). All amounts shall be due and payable to Gallagher in U.S. dollars, within thirty (30) days after Client's receipt of the applicable invoice. Any amounts not paid when due will accrue interest at the rate of one and one-half percent (1.5%) per month or the highest rate permitted by applicable law, whichever is less. Client shall inform Gallagher in the event that Client's business operations change substantially, including the applicable risks insured. Under such circumstances, Client and Gallagher will negotiate in good faith to adjust the amount of commission and/or fees to be paid to Gallagher hereunder.

C. Where applicable, insurance coverage placements and other Services provided by Gallagher 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, Client is responsible for the payment of such taxes and/or fees, which Gallagher will separately identify on related invoices. Under no circumstances will these taxes or other related fees or charges be offset against fees or commissions due to Gallagher hereunder.

IV. ADDITIONAL COMPENSATION AND FEES

A. In addition to the fees and/or commissions set forth in Exhibit A or otherwise described herein, Gallagher may also receive interest or other investment income on funds temporarily held by it, such as premiums or return premiums. Other parties, such as excess and surplus lines brokers, wholesalers, reinsurance intermediaries, underwriting managers, captive managers and similar parties, some of which may be owned in whole or in part by Gallagher's corporate parent, may earn and retain usual and customary commissions and fees in the course of providing insurance products to clients.

B. Any compensation that Gallagher receives from insurance carriers may differ depending on the market and the insurance product placed on Client's behalf. Gallagher may receive additional compensation from insurance carriers in the form of contingent and supplemental commissions, bonus commissions, overrides or expense reimbursements. Any such fees or commission will not constitute compensation to Gallagher per Section III above.

C. Client is responsible for payment of premiums for all insurance placed by Gallagher on its behalf. If any amount is not paid in full when due, including premium payments to insurance companies or premium finance companies, such nonpayment will constitute a material breach of this Agreement that will allow Gallagher to immediately terminate this Agreement upon written notice to Client, at its sole option. Further, the applicable insurance carrier may terminate the associated coverage for nonpayment. In addition, and not in lieu of the right to terminate, Gallagher reserves the right to apply return premiums or any other payment received by Gallagher on Client's behalf to any amounts owed by Client to Gallagher unless, and solely to the extent that, such return premiums or other payments are disputed by Client.

V. CONFIDENTIALITY & DATA PRIVACY

A. As used in this Agreement, Confidential Information means any nonpublic, proprietary or personal data and information furnished by either Party or its agents or representatives to the other Party or its agents and representatives, whenever furnished and regardless of the manner or media in which

such information is furnished, which the receiving Party knows or reasonably should know to be confidential. Each Party shall treat Confidential Information as confidential and only use it in the performance of its obligations under this Agreement.

B. The Parties acknowledge that Confidential Information includes personal data provided to Gallagher by Client for the benefit of Client and/or its employees to facilitate the placement of insurance and/or the Services set forth in Exhibit A. Both Parties also agree that the Confidential Information may include information that alone, or in combination with other information, uniquely identifies an individual. Client agrees that Gallagher is permitted to disclose and transfer Client's Confidential Information to Gallagher's affiliates, agents or vendors that have a need to know the Confidential Information in connection with the Services provided under this Agreement (including insurance carriers, as necessary, for quoting and/or placing insurance coverages). In addition, Gallagher may also utilize anonymized/de-identified Client data in connection with data analytics, service enhancement initiatives and similar business purposes. Either Party may also disclose such information to the extent required to comply with applicable laws or regulations or the order of any court or tribunal. 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/>.

C. Both Gallagher and Client agree to comply with all state and federal laws, rules, and orders that relate to privacy and data protection which are, or which in the future may be, applicable to Confidential Information, the Services or the performance of obligations under this Agreement. Upon request, Gallagher will cooperate with Client pursuant to applicable law(s) to comply with requests from individuals regarding their personal information.

VI. DISPUTE RESOLUTION

A. In the event a dispute between the Parties arising out of or relating to this Agreement or the relationship created by this Agreement ("Dispute"), the Parties agree to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, the Parties agree to binding arbitration. The Parties waive any and all rights they may have to commence litigation in court to resolve a Dispute, and specifically waive any and all rights to pursue relief by class action or mass action in court or through arbitration. For the avoidance of doubt, consistent with the provisions that follow, the Parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by this Agreement.

B. A Party wishing to assert a Dispute shall do so by providing a written notice ("Notice") of the claim to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures, unless specifically excluded under Section VI.A of this Agreement. All Dispute resolutions shall take place in Chicago, IL, unless otherwise agreed by the Parties. The Parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorney 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, which may be based in legal practice, insurance company or insurance brokerage practice, or a combination thereof.

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 both Parties 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) shall be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither a Party 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 Parties.

VII. LIABILITY LIMITATIONS

Gallagher's liability to Client arising from any acts or omissions of Gallagher shall not exceed \$20 million in the aggregate. Without limiting the foregoing, each Party shall only be liable for actual damages incurred by the other Party, and shall not be liable for any indirect, special, exemplary, consequential, reliance, or punitive damages or for any attorneys' fees other than as described in Section VIIA below (whether incurred in a dispute or an action against the other, or as alleged damages that any Party incurred in any insurance coverage dispute, or otherwise). 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 this Agreement or any Services provided hereunder may be brought by either Party any later than two (2) years after the accrual of such claim or cause of action.

VIII. MISCELLANEOUS

A. Indemnification. Each Party agrees to defend, indemnify and hold the other Party and its affiliates and their respective directors, officers, employees and agents harmless from any and all losses, liabilities, exposures, damages and all related costs and expenses, including reasonable legal fees, to the extent arising from or relating to any third party claims, demands, suits, allegations, or causes or threats of action based on the indemnifying Party's: (i) breach of any representation, warranty or covenant made by such Party hereunder, or (ii) grossly negligent acts or omissions or intentional misconduct; provided, however, that the indemnifying Party's indemnification obligations hereunder shall be reduced to the extent that such losses and damages arise from the acts or omissions of the other Party or its employees or agents.

B. Advisory Services. The Services provided by Gallagher, its employees and affiliated companies do not constitute legal or tax advice. Client must consult with its own legal and financial advisors to become fully apprised of any legal or financial implications to its business.

C. Assignment. This Agreement shall apply to and bind the successors and assigns of the Parties hereto, including, in the event of a Party's insolvency, debtors-in-possession and any appointed trustee or administrator. This Agreement shall not be assignable by either Party, except with the prior written consent of the other Party; provided, however, that either Party may assign this Agreement to an affiliate or in the event of a merger or sale, provided the assignee is willing and able to assume such Party's obligations hereunder.

D. Independent Contractor. Gallagher is engaged to perform Services as an independent contractor of Client and not as an employee or agent of Client, and will not be operating in a fiduciary capacity.

E. Governing Law & Venue. This Agreement and any Dispute relating to or arising out of this Agreement shall be governed by the laws of the State of Illinois, without regard to its conflict of law rules. Any litigation under Section VIA of this Agreement shall be brought in federal or state court in Cook County, Illinois.

F. Force Majeure. Neither Party shall be liable to the other for any delay or failure to perform any of its obligations under this Agreement (other than payment obligations) as a result of flood, earthquake, storm, other act of God, fire, derailment, accident, labor dispute, explosion, war, act of terrorism, sabotage, insurrection, riot, embargo, court injunction or order, act of government or governmental agency or other similar cause beyond its reasonable control.

G. Counterparts. This Agreement may be executed in multiple counterparts (including by scanned image or electronic signature), each of which shall be considered one and the same agreement, and shall become effective when signed by each of the Parties hereto and delivered to the other Party.

H. Warranties. Except as expressly set forth in this Agreement, Gallagher makes no other warranties of any kind with respect to the Services, including, without limitation, warranties that may be implied from a course of performance, dealing or trade usage.

I. Severability. If a court/arbitrator of competent jurisdiction determines that any provision of this Agreement is void or unenforceable, that provision will be severed from this Agreement, and the court/arbitrator will replace it with a valid and enforceable provision that most closely approximates the intent of the Parties, and the remainder of this Agreement will otherwise remain in full force and effect.

J. Entire Agreement. This Agreement and the exhibits attached hereto constitute the entire agreement between the Parties with respect to the subject matter hereof, and supersede all prior negotiations, agreements and understandings as to such matters.

K. Non-Waiver. The Parties agree that any delay or forbearance by either Party in exercising any right or remedy under this Agreement or otherwise afforded by applicable law shall not be a waiver of or preclude the exercise of any such right or remedy. No change, waiver or discharge hereof shall be valid unless in writing and executed by the Party against whom such change, waiver or discharge is sought to be enforced.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be executed as of the Effective Date.

ARTHUR J. GALLAGHER RISK
MANAGEMENT SERVICES, INC.

CITY OF DEKALB

By: Cindy LaMantia

By: Bill Nicklas

Name: Cindy LaMantia

Name: Bill Nicklas

Title: President-Great Lakes Region

Title: City Manager

EXHIBIT A

The following outlines Services provided by Gallagher over the term of this Agreement

Fees for Services: \$49,227.00

Arthur J. Gallagher Risk Management Services, Inc. will provide services to manage the day-to-day needs of your program (Public Entity Package, Property, Excess Workers Compensation, Crime, Cyber Liability, Airport Liability, Storage Tank Liability). We believe it is our responsibility not only to react to your needs, but to anticipate what you may need and why. These services include, but are not limited to, the following:

- Adjust coverages to respond to any new or change in exposure – new operations, acquisitions, and new locations.
- Proper processing of invoices for insurance placement and service providers. Cost allocations and audit summary to be included on an annual basis.
- Analyze market trends and report to you in advance of any developments that could impact your current markets or future renewals.
- Complete review of all policies as issued. We will complete our Error & Omission checklist to assure that all terms and conditions are correct, and request any corrections that are needed.
- Provide immediate response to daily inquiries.
- Provide all Certificates of Insurance requests within 24 hours and provide copies directly to you.
- Coordinate all claim questions between you and the claims adjuster, when necessary.
- Coordinate the renewal process each year – develop and compile data into a comprehensive review and prepare formal proposal outlining all terms and options.

Client Signature



Date

12/18/2020



POLICYHOLDER DISCLOSURE OF TERRORISM INSURANCE COVERAGE NOTICE

You are hereby notified that under the Terrorism Risk Insurance Act, that 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 that is certified by the Secretary of the Treasury 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 85% 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 THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, 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.

You have a right to purchase insurance coverage for losses arising from terrorism, as defined in the Act. Unless you elect to purchase the coverage, we will attach exclusion for Acts of Terrorism, as defined in the Act, to your policy.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

YOU HAVE Thirty (30) DAYS TO CONSIDER THIS OFFER OF COVERAGE FOR ACTS OF TERRORISM, AS DEFINED IN THE ACT. FAILURE TO RETURN THIS SIGNED FORM INDICATING AN ELECTION TO PURCHASE TERRORISM COVERAGE, AS DEFINED IN THE ACT WILL BE DEEMED YOUR REJECTION OF TERRORISM COVERAGE, AS DEFINED IN THE ACT. **Acceptance or Rejection of Terrorism Insurance**

Coverage

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of
<input checked="" type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Bill Nicklas

Print Name

12/16/2020

Date

QBE INSURANCE CORPORATION

Insurance Company

100000962

Policy Number

This endorsement changes the policy to which it is attached and is effective on the date shown below.

Endorsement Effective: 01/01/2021 Policy No: 100000962
Insured: City Of DeKalb & DeKalb Taylor Municipal Airport
Insurance Company: QBE INSURANCE CORPORATION

Endorsement No:000

QBAV-7000 (02-15)

Page 2 of 2



POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act. 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 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, 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 exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$0.00, and does not include any charges for the portion of losses covered by the United States government under the Act.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT, MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Policyholder/Applicant's Signature

Bill Nicklas

Print Name

12/16/2020

Date

QBE INSURANCE CORPORATION

Name of Insurer

100000962

Policy Number

This endorsement changes the policy to which it is attached and is effective on the date shown below.

Endorsement Effective: 01/01/2021

Policy No: 100000962

Endorsement No: 000

Insured: City Of DeKalb & DeKalb Taylor Municipal Airport

Insurance Company: QBE INSURANCE CORPORATION

Cyber Insurance Renewal Application

No. S-50188425M/1

Insurer/Underwriters:

Certain Underwriters at Lloyd's of London
("We" or "Us")

Insured:

City of DeKalb ("You" or "Your")

It is very important that You carefully read all of this Statement.

Before We agree to underwrite Your Policy, You provided information to Us (through Your Insurance Broker) as part of Your application for this Policy.

You have confirmed to us, that:

- Your business activities are not one of the following: Social Media, Adult Content, Technology Company, Payment Processing, Business Process Outsourcing, Debt Collector.
- You agree that the statements contained below, including any attachments thereto and all other information and materials submitted by You or on Your behalf to Us are Your agreements and representations, that they shall be deemed material to the risk assumed by Us, and that this Policy is issued in reliance upon the truth thereof.
- The misrepresentation or non-disclosure of any matter by You in the application for coverage or any supplemental materials submitted therewith will render the Policy null and void and relieve Us from all liability under the Policy.
- This Application, together with any other information provided by You, is incorporated in and forms the basis of Your insurance Policy and We have relied on this information in offering this Policy to You on its current terms.

WARNING

If any of this information is incorrect, You must contact Your Insurance Broker immediately. We reserve the right in accordance with the terms of Your Policy, to amend the Premium and/or terms and conditions or cancel Your Policy if there is a material inaccuracy in the information.

If You fail to advise Us that the information is inaccurate, We may avoid the cover, with the result that You would not have insurance for any Claims during the Policy period. If You are in any doubt whether a fact is material, You should disclose it.

Insured's Duty of Disclosure

You have a duty to disclose to the Underwriters, before the Policy is entered into, every matter that is known to You, being a matter that:

1. You knows to be a matter relevant to the decision of the Underwriters whether to accept the risk and, if so, on what terms; or
2. a reasonable person in the circumstances could be expected to know to be a matter so relevant.

This duty of disclosure also applies to any renewal, extension, variation or reinstatement of the Policy. The Underwriters are entitled to refuse to cover the additional exposure or charge a reasonable additional premium or, if the nature of the change in circumstances entails a substantially different risk, whether in type or degree, from that previously envisaged, to avoid the contract.

Throughout the Period of Insurance You shall give Your Insurance Broker notice, as soon as reasonably practical, of any material change in any fact, activity or circumstance as described in Your application for this Policy.

"You", "Your Organization", and "Applicant" mean all corporations, organizations or other entities, including subsidiaries, proposed for this insurance.

I. APPLICANT INFORMATION

Name of Insured

City of DeKalb

Address

200 South Fourth Street 164 E. Lincoln Hwy.

City

DeKalb

State

Illinois

ZIP Code

60115

Industry

Government

II. REVENUES

Most Recent FYE

\$38,091,969

Prior FYE

\$35,363,599

III. CYBER DECEPTION

1. Does the "Applicant" have procedures in place requiring two people, processes, or devices to verify any changes in transfer details and obtain authorization when transferring funds in excess of \$10,000 to external parties? Yes ☒ No ☐
2. Does the Applicant provide training for staff members who transact funds in excess of \$10,000 externally? Yes ☒ No ☐
3. Have there been any losses for a "Cyber Deception Event" in the past year in excess of \$10,000? Yes ☐ No ☒
4. After inquiry of the "Control Group", as defined, have there been any claims or circumstances arising from "Cyber Deception Events" which may give rise to a claim that could be covered by the Cyber Deception coverage being applied for? Yes ☐ No ☒

Please note that the Cyber Deception Coverage applied will not attach to those matters identified above that are claims or may be reasonably expected to give rise to a claim, under the Cyber Deception Coverage.

"Cyber Deception Event" means:

1. The good faith transfer by "You" of "Your Organization's" funds or the transfer of "Your Goods", in lieu of payment, to a third party as a direct result of a "Cyber Deception", whereby "You" were directed to transfer "Goods" or pay funds to a third party under false pretences; or
2. The theft of "Your Organization's" funds as a result of an unauthorized intrusion into or "Security Compromise" of "Your" "Computer System" directly enabled as a result of a "Cyber Deception".

"Control Group" means:

The board members, executive officers, Chief Technology Officer, Chief Information Officer, Risk Manager and General Counsel or their functional equivalents of "Your Organization". This does not include any administrative staff who work in the offices of these named positions.

12/16/2020

Date



Signature of Applicant's Authorized
Representative

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), 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.

Coverage under your policy may be affected as follows:

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% BEGINNING ON JANUARY 1, 2020 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 THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE 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.

Acceptance or Rejection of Terrorism Insurance Coverage

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a prospective premium of \$ 119 (Quote No. 523130-1 Option 1).
<input checked="" type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.


Policyholder/Applicant's Signature

Nautilus Insurance Company
Insurance Company

Bill Nicklas

12/16/2020
Date

Policy Number

CHUBB

425 North Martingale Road, Suite 500, Schaumburg, IL 60173

Telephone (630) 875-6000
Facsimile (630) 875-6060

November 6, 2020



City Of Dekalb

In care of Arthur J. Gallagher Risk Mgmt Services, Inc. (PNP)

Licensed Producer:

c/o: Katie Navin

2850 Golf Road

Rolling Meadows, IL 60008

Subject: City Of Dekalb

Policy Type	Policy Number	Effective Date	Underwriting Company
MOD PROP	36029320	01/01/2021	Federal Insurance Company
ATD PKG	36029320	01/01/2021	Federal Insurance Company

Dear Katie:

We are pleased to provide our Commercial Coverage Proposal for City Of Dekalb. This quote is valid for **30** days from today.

To facilitate your discussion of the coverages with the insured, we have outlined some of the features of the form. Please review the coverages carefully. This proposal outlines the extent of coverage that we will provide on the account and is subject to the terms and conditions of the policies. If you do not see a specific coverage listed on this proposal, it is not provided.

Please note that this proposal is subject to several legal requirements and prohibitions, which are described on the cover page of this proposal or within individual sections of the proposal, as appropriate. Please read these descriptions carefully.

Thank you for the opportunity to quote this account. We would be happy to discuss this proposal with you in further detail. Please call us if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Scott A. Chalus".

Scott Chalus

Senior Underwriter

Property, Machinery and Marine Practice

Underwriting Service Team	Phone	Email
Scott Chalus-UW	630-875-6073	schalus@chubb.com
Rich Lau	630-875-6070	james.lau@chubb.com

The Cornerstone Name and Logo is a designation that Chubb gives to those insurance agents with whom Chubb has established a mutually beneficial business relationship. The designation will be used in correspondence and advertising that is directed at Customers of Cornerstone agents, including quote letters, product advertising and related materials.

COMMERCIAL COVERAGE PROPOSAL

FOR

CITY OF DEKALB COVER PAGE

Submitted to:

**ARTHUR J. GALLAGHER RISK MGMT SERVICES, INC. (PNP)
2850 GOLF ROAD
ROLLING MEADOWS, IL 60008**

Attn: Katie

Information contained in this proposal is descriptive only. This proposal contains highlights or typical features available in our policies. These features are subject to change based upon underwriting and may or may not be available or apply to your policy. The precise coverage afforded is subject to the terms and conditions of the policies issued. The Company reserves the right, in its sole discretion, to amend or withdraw this Proposal if the Company becomes aware of any new, corrected or updated information that the Company reasonably believes would change its underwriting evaluation.

This quotation/proposal contemplates an integrated insurance program that includes all of the lines of business, terms and conditions outlined. The pricing and terms and conditions shown in this quotation/proposal cannot be separated. As such, if you reject individual components of the quote/proposal or any part of the program is cancelled and/or non-renewed, the terms and conditions of the remaining portion of the account are subject to reevaluation by the Company and all elements including program structure, pricing, as well as other terms and conditions will be subject to change.

This information is intended for producers that are properly licensed and authorized in at least one of the writing companies that comprise the Chubb Group of Insurance Companies (Chubb). If you are not a licensed and authorized Chubb producer, please direct this communication to the person in your office that holds such designations and contact Chubb to update the contact information for this policy.

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies underwriting coverage: Federal Insurance Company, Vigilant Insurance Company, Pacific Indemnity Company, Great Northern Insurance Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Lloyds Insurance Company of Texas. Not all insurers do business in all jurisdictions.

PREMIUM SUMMARY

<u>Policy Type</u>	<u>Premium</u>	<u>Commission</u>	<u>Payment Options</u>
Commercial Property Federal Insurance Company Policy No.: 3602-93-20	\$74,634	0%	Annual/Agency Bill
Property	\$74,634		
Machinery Breakdown	Included in Property		
Taxes and Surcharges	\$0	0%	Prepaid
<hr/>			
TOTAL ACCOUNT PREMIUM	\$74,634		

Please note the underwriting company in which this quote is being offered. All insurers of the Chubb Group of Insurance Companies share the same financial ratings.

The portion attributable to Taxes, Surcharges and Other Charges is an estimate. The Insured is responsible for the total amount, if bound, shown on the premium bill and/or premium summary, regardless of the amount shown above.

Terrorism

Portion of premium attributable for Terrorism - Included in above premium

Property	\$2,282
*Ensuing Fire	\$443
Machinery Breakdown	Included in Property

**If you elect not to purchase coverage for terrorism and your policy provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium shown above for Ensuing Fire is the amount attributable to the insurance provided pursuant to that statutory standard fire policy. This coverage cannot be rejected.*

"Terrorism" refers to terrorism losses covered by the Terrorism Risk Insurance Act of the United States of America (15 USC 6701 note). Please refer to the Important Notice to Policyholders which outlines both the Federal Government's and the Insurance Company's obligation of payment under the Terrorism Risk Insurance Act.

CUSTOMARQ COMMERCIAL COVERAGE

Policy Number: 3602-93-20
Company: Federal Insurance Company
Effective Date: January 1, 2021 to January 1, 2022

PREMISES SCHEDULE

1. 1106 WEST FAIRVIEW DR, DE KALB, IL 60115
2. 1119 OAK ST, DE KALB, IL 60115
3. 1154 S 7TH ST, DE KALB, IL 60115
4. 1216 MARKET ST, DE KALB, IL 60115
5. 1505 W LINCOLN HWY, DE KALB, IL 60115
6. 1510 STATE ST, DE KALB, IL 60115
7. 1685 COUNTY FARM RD., DE KALB, IL 60115
8. 21156 NELSON ROAD, DE KALB, IL 60115
9. 223 S 4TH ST, DE KALB, IL 60115
10. 2650 N ANNIE GLIDDEN RD, DE KALB, IL 60115
11. 2851 CORPORATE DR, DE KALB, IL 60115
12. 3232 PLEASANT ST, DE KALB, IL 60115
13. 330 GROVE ST, DE KALB, IL 60115
14. 680 HAISH BLVD, DE KALB, IL 60115
15. 700 PINE ST, DE KALB, IL 60115
16. 700 W LINCOLN HWY, DE KALB, IL 60115
17. 900 W DRESSER RD, DE KALB, IL 60115
18. 950 W DRESSER RD, DE KALB, IL 60115
19. 1202 S 7TH ST, DE KALB, IL 60115
20. 2850 PLEASANT ST, DE KALB, IL 60115
21. 2860 PLEASANT ST, DE KALB, IL 60115
22. 2910 PLEASANT ST, DE KALB, IL 60115
23. 2920 PLEASANT ST, DE KALB, IL 60115
24. 3030 PLEASANT ST, DE KALB, IL 60115
25. 3040 PLEASANT ST, DE KALB, IL 60115
26. 624 N 11TH ST, DE KALB, IL 60115
27. 912 EDGEBROOK DR, DE KALB, IL 60115
28. 524 CLIFFORD DR, DE KALB, IL 60115
29. 2100 PLEASANT ST, DE KALB, IL 60115
30. 2200 PLEASANT ST, DE KALB, IL 60115
31. 3140 PLEASANT ST, DE KALB, IL 60115
32. 164 E LINCOLN HWY, DE KALB, IL 60115
33. 3331 PLEASANT ST, DE KALB, IL 60115

PROPERTY INSURANCE

Deductible: \$10,000
Waiting Period: 72 Hours
Extended Period: Unlimited

The information shown above applies to:

- all premises coverages;
- all additional coverages; and
- debris removal coverage,

and all premises, unless corresponding specific information is shown as applicable to a specific premises or coverage.

PREMISES COVERAGES - BLANKET LIMITS

LIMITS OF INSURANCE

Blanket Number and Coverages		
1.	Building Personal Property EDP Property on Premises	\$81,890,156
2.	Business Income with Extra Expense	\$1,000,000
3.	Valuable Papers on Premises	\$1,000,000
4.	Debris Removal Expense	\$1,000,000
5.	Fungus Clean-Up or Removal	\$50,000
6.	Pollutant Clean-Up or Removal	\$50,000

PREMISES COVERAGES: <i>If "Blanket" or "Loss Limit" is shown under Limits Of Insurance as applicable to a Premises, please refer to the "Premises Coverages-- Blanket Limits" section or the "Loss Limits Of Insurance" section above to determine the Limits Of Insurance applicable to such Premises. "Blanket" limits are numbered for ease of reference. If a specific limit is shown under Limits Of Insurance for a Premises Coverage, that Limit applies to such coverage, even if a "Blanket" limit applies to other Premises Coverage at such premises.</i>		LIMITS OF INSURANCE
Premises # 1 Bldg # 1: 1106 WEST FAIRVIEW DR, DE KALB, IL 60115		
Building		Blanket 1
Personal Property		Blanket 1
Business Income with Extra Expense		Blanket 2
EDP Property on Premises		Blanket 1
Valuable Papers on Premises		Blanket 3
Debris Removal Expense		Blanket 4
Fungus Clean-Up or Removal		Blanket 5
Pollutant Clean-Up or Removal		Blanket 6
Weather Station		\$175,000

Premises # 1 Bldg # 2: 1106 WEST FAIRVIEW DR, DE KALB, IL 60115		
Building		Blanket 1
Personal Property		Blanket 1
Business Income with Extra Expense		Blanket 2
EDP Property on Premises		Blanket 1
Valuable Papers on Premises		Blanket 3
Debris Removal Expense		Blanket 4
Fungus Clean-Up or Removal		Blanket 5
Pollutant Clean-Up or Removal		Blanket 6

Premises # 2 Bldg # 1: 1119 OAK ST, DE KALB, IL 60115		
Building		Blanket 1
Personal Property		Blanket 1
Business Income with Extra Expense		Blanket 2
EDP Property on Premises		Blanket 1
Valuable Papers on Premises		Blanket 3

Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 2 Bldg # 2: 1119 OAK ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 3 Bldg # 1: 1154 S 7TH ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 3 Bldg # 2: 1154 S 7TH ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 3 Bldg # 3: 1154 S 7TH ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 4 Bldg # 1: 1216 MARKET ST, DEKALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 4 Bldg # 2: 1216 MARKET ST, DEKALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 4 Bldg # 3: 1216 MARKET ST, DEKALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 4 Bldg # 4: 1216 MARKET ST, DEKALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 4 Bldg # 5: 1216 MARKET ST, DEKALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2

EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 4 Bldg # 6: 1216 MARKET ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 4 Bldg # 7: 1216 MARKET ST, DEKALB, IL 60115	
Building	\$13,640

Premises # 5 Bldg # 1: 1505 W LINCOLN HWY, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 5 Bldg # 2: 1505 W LINCOLN HWY, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 5 Bldg # 3: 1505 W LINCOLN HWY, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3

Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 5: Bldg # 4: 1505 W LINCOLN HWY., DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 6: 1510 STATE ST, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 7: 1685 COUNTY FARM RD., DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 8: 21156 NELSON ROAD, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 9: 223 S 4TH ST, DE KALB, IL 60115	
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Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 10 Bldg # 1: 2650 N ANNIE GLIDDEN RD, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 10 Bldg # 2: 2650 N ANNIE GLIDDEN RD, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 11 Bldg # 1: 2851 CORPORATE DR, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 11 Bldg # 2: 2851 CORPORATE DR, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2

EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 12 Bldg # 1: 3232 PLEASANT ST, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 12 Bldg # 2: 3232 PLEASANT ST, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 13: 330 GROVE ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 14 Bldg # 1: 680 HAISH BLVD, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5

Pollutant Clean-Up or Removal	Blanket 6
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Premises # 14 Bldg # 2: 680 HAISH BLVD, DE KALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 15 Bldg # 1: 700 PINE ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 15 Bldg # 2: 700 PINE ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 16 Bldg # 1: 700 W LINCOLN HWY, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 16 Bldg # 2: 700 W LINCOLN HWY, DE KALB, IL 60115	
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Building	\$80,000
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Premises # 17 Bldg # 1: 900 W DRESSER RD, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 17 Bldg # 2: 900 W DRESSER RD, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 18 Bldg # 1: 950 W DRESSER RD, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 18 Bldg # 2: 950 W DRESSER RD, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 19: 1202 S 7TH ST, DEKALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 20: 2850 PLEASANT ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 21: 2860 PLEASANT ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 22: 2910 PLEASANT ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 23: 2920 PLEASANT ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4

Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 24: 3030 PLEASANT ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 25: 3040 PLEASANT ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 26: 624 N 11TH ST, DEKALB, IL 60115	
Building	Blanket 1
Business Income with Extra Expense	Blanket 2
EDP Property on Premises	Blanket 1
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 27: 912 EDGEBROOK DR, DEKALB, IL 60115	
Building Actual Cash Value	\$206,000

Premises # 28: 524 CLIFFORD DR, DEKALB, IL 60115	
Building Actual Cash Value	\$92,700

Premises # 29: 2100 PLEASANT ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5

Pollutant Clean-Up or Removal	Blanket 6
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Premises # 30: 2200 PLEASANT ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 31: 3140 PLEASANT ST, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 32: 164 E LINCOLN HWY, DE KALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

Premises # 33: 3331 PLEASANT ST, DEKALB, IL 60115	
Building	Blanket 1
Personal Property	Blanket 1
Business Income with Extra Expense	Blanket 2
Valuable Papers on Premises	Blanket 3
Debris Removal Expense	Blanket 4
Fungus Clean-Up or Removal	Blanket 5
Pollutant Clean-Up or Removal	Blanket 6

PREMISES COVERAGES	LIMITS OF INSURANCE
Machinery Breakdown	INCLUDED

ADDITIONAL COVERAGES – SPECIFIC LIMITS	LIMITS OF INSURANCE
Dependent Prem - Bi Waiting Period: 72 Hours	\$250,000
EDP Property in Transit	\$250,000
Errors or Omissions	\$1,000,000
Mobile Communication Property	\$250,000
Mobile Equipment- Unsc Deductible \$2,500	\$250,000
Mobile Equipment Deductible \$2,500	\$2,373,862
Ocean Cargo Goods In Transit	\$50,000
Personal Property - Any Other Location	\$100,000
Personal Property in Transit	\$250,000
Prohibition of Access Per Occurrence Limit Annual Aggregate Limit	\$50,000 \$100,000

EARTHQUAKE	LIMITS OF INSURANCE
Policy Annual Aggregate Limit	\$10,000,000
<i>Earthquake</i>	
Premises 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33	
Premises Annual Aggregate Limit	\$10,000,000
Per Occurrence Limit	\$10,000,000
Property Damage Per Premises/Per Occurrence Dollar Deductible	\$50,000
Waiting Period Per Premises/Per Occurrence (Consecutive Hours)	72 Hours
FLOOD	LIMITS OF INSURANCE
Policy Annual Aggregate Limit	\$10,000,000
<i>Flood</i> <i>(Inundation, Back-Up and Mud Flow Included)</i>	
Premises 2, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 17, 18, 20, 21, 22, 23, 24, 25, 26, 27, 29, 30, 31, 32, 33	
Premises Annual Aggregate Limit	\$10,000,000
Per Occurrence Limit	\$10,000,000
Per Occurrence Waiting Period (Consecutive Hours)	72 Hours
Per Occurrence Dollar Deductible	\$50,000

Flood	
(Inundation, Back-Up and Mud Flow Included)	
Premises 1, 3, 19	
Premises Annual Aggregate Limit	\$5,000,000
Per Occurrence Limit	\$5,000,000
Per Occurrence Waiting Period (Consecutive Hours)	72 Hours
Per Occurrence Dollar Deductible	\$100,000

OTHER PERIL MODIFICATIONS - EXCLUSIONS	
Inundation, Back-up, Mudflow	
Premises/Building 16/1, 16/2, 28/1	

POLICY FORMS		
80-02-1303	03-19	ADD'L PERIL-EQ LIMIT/DED OR WAITING PERIOD
80-02-1313	03-19	EXCLUSIONS
80-02-1428	03-19	ADD'L PERIL-FLOOD LIMIT/DED OR WP PER OCC
80-02-0005	01-18	PROPERTY DECLARATIONS
80-02-0045	03-20	MALICIOUS PROGRAMMING EXCLUSION ADDED
80-02-0210	01-15	PROPERTY SUPPLEMENTARY DECLARATIONS
80-02-0215	07-03	PROPERTY SUPPLEMENTARY DEC.-BUSINESS INCOME
80-02-0315	05-20	SUPP DEC - IMPAIRMENT OF COMP SERVICES
80-02-1000	03-19	BUILDING AND PERSONAL PROPERTY
80-02-1004	03-19	BUSINESS INCOME WITH EXTRA EXPENSE
80-02-1018	03-19	EXTRA EXPENSE
80-02-1047	07-03	MOBILE EQUIPMENT
80-02-1095	07-03	IMPAIRMENT OF COMPUTER SERVICES-MALICIOUS PGM
80-02-1097	03-19	PROPERTY/BI CONDITIONS & DEFINITIONS
80-02-1300	03-19	SCHEDULED PERSONAL PROPERTY COVERAGE
80-02-1667	01-15	CAP ON CERT. TERRORISM LOSSES (SELECTED LOCS)
80-02-1669	01-15	EXCLUSION FOR CERT.TERRORISM LOSSES/PREMISE
80-02-1690	06-05	UNINTENTIONAL ERRORS OR OMISSIONS
80-02-1776	09-05	ILLINOIS MANDATORY AMENDED CONDITIONS
80-02-5355	01-15	SPECIAL WAITING PERIOD PROVISION ADDED
80-02-5407	03-19	OCEAN CARGO COVERAGE ADDED
99-10-0874	04-07	IL - IMPORTANT NOTICE
99-10-0996	04-18	IMPORTANT NOTICE-NY LOC INSPECTIONS

CUSTOMARY PROPERTY HIGHLIGHTS

The precise coverage afforded is subject to the terms and conditions of the policies issued. The following features are subject to change based upon underwriting and may or may not be available or apply to your policy.

VALUATION

Replacement Cost
Cost of Replacement at any Location
Brands & Labels
Construction Fees
Customs Duties
Extended Warranties
Ordinance or Law
Selling Price on Finished Stock and Sold Personal Property
Replacement Cost on Personal Property of Others, Business Personal Property You Lease and
Personal Property of Employees
Replacement Cost on Research and Development Property if repaired, replaced or reproduced
Valuation on Tenants' I & B when not replaced - ACV
24 Months to Decide to Repair or Replace

\$ 250,000 BLANKET LIMIT OF INSURANCE

The automatic blanket limit applies to:

Accounts Receivable
Electronic Data Processing Property
Fine Arts
Leasehold Interest - Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest
Leasehold Interest - Undamaged Tenant's Improvements & Betterments
Non-Owned Detached Trailers
Outdoor Trees, Shrubs, Plants or Lawns
Pair and Set
Personal Property of Employees
Public Safety Service Charges
Research and Development Property
Valuable Papers

The Blanket Limit of Insurance applies over all of the coverages shown above and may be apportioned at the time of loss. This Blanket Limit of Insurance applies separately at each covered premises shown in the Declarations and is subject to the Property Deductible specified in the Declarations.

Separate specific Limits of Insurance may be purchased for any of these coverages. If purchased, the blanket limit of insurance will apply in addition to the specific limit.

ADDITIONAL PROPERTY COVERAGES

The following Additional Coverages apply separately at each of your premises. In this proposal, any additional limits for these coverages that you have purchased are indicated at the described premises to which the increased limits apply. A policy level deductible applies to each of the Additional Coverages, unless otherwise indicated below or at the described premises

Any other location for:

Accounts Receivable	\$ 50,000
Building Components	\$ 50,000
EDP Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000
R&D Property	\$ 50,000
Valuable Papers	\$ 50,000

Debris Removal

25% of direct damage loss, plus:

Premises Shown in the	
Declarations	\$ 100,000
Any Other Location	\$ 25,000
In Transit	\$ 25,000

Deferred Payments \$ 25,000

Exhibition, Fair or Trade Show:

EDP Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000

Extra Expense \$ 100,000

Fungus Clean-Up
or Removal

\$ 25,000

Impairment of Computer Services - Malicious Programming:

Inside Attack	\$ 1,000
Outside Attack - Per	
Occurrence	\$ 1,000
Outside Attack - Annual	
Aggregate	\$ 1,000

Installation:

Any Job Site	\$ 25,000
In Transit	\$ 25,000

In Transit for:

Accounts Receivable	\$ 25,000
Building Components	\$ 25,000
EDP Property	\$ 50,000
Fine Arts	\$ 25,000
Personal Property	\$ 25,000
Valuable Papers	\$ 25,000

Loss of Master Key \$ 15,000

Loss Prevention Expenses \$ 15,000

Mobile Communication

Property \$ 15,000
Minimum Deductible \$3,500

Money & Securities:

On Premises	\$ 15,000
Off Premises	\$ 15,000

Pollutant Cleanup or
Removal

\$ 25,000

Processing Water

\$ 10,000

Preparation of Loss Fees

\$ 10,000

Newly Acquired Premises Or Newly Acquired Or Constructed Property for 180 days

Building	\$2,500,000
Personal Property	\$1,000,000
Personal Property at	
Existing Premises	\$ 100,000
EDP Equipment	\$1,000,000
Electronic Data	\$ 50,000
Communication Property	\$ 50,000
Fine Arts	\$ 25,000



425 North Martingale Road, Suite 500, Schaumburg, IL 60173

Telephone (630) 875-6000
Facsimile (630) 875-6060

BUSINESS INCOME

The limits of insurance shown below are provided for the coverages shown at no additional cost to you. You may purchase increased limits of insurance for an additional premium.

	<i>Limit of Insurance</i>
Any Other Location	\$ 25,000
Contractual Penalties	\$ 10,000
Loss of Utilities (excludes Overhead Trans. Lines)	\$ 15,000
Exhibition, Fair or Trade Show	\$ 10,000
Ingress & Egress	\$ 25,000
Newly Acquired Premises – Business Income	\$100,000 for 180 days
Pollutant Clean-Up or Removal	\$ 10,000
Preparation of Loss Fees	\$ 10,000
Worldwide Dependent Business Premises	\$100,000

COMMON POLICY CONDITIONS

POLICY FORMS		
80-02-9001	06-98	HOW TO REPORT A LOSS
80-02-9090	06-05	COMMON POLICY CONDITIONS
80-02-9763	10-06	IL MAND CANCELLATION & WHEN WE DO NOT RENEW
80-02-9790	03-12	COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS
80-02-9800	12-08	INSURING AGREEMENT
99-10-0732	01-15	NOTICE TO POLICYHOLDERS-TRIPRA
99-10-0792	09-04	IMPORTANT NOTICE - OFAC
99-10-0838	05-05	ILLINOIS POLICY INFORMATION NOTICE
99-10-0872	06-07	AOD POLICYHOLDER NOTICE

The state in which this policy is issued may require that we advise you that if available, the following condition is added to your policy:

All references in the policy to "spouse" include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

This proposal does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Chubb from offering or providing insurance. To the extent any such prohibitions apply, this proposal is void ab initio.

FATCA COMPLIANCE

The U.S. Foreign Account Tax Compliance Act, commonly known as "FATCA", became the law in the U.S. in March of 2010 and becomes effective July 1, 2014. Pursuant to FATCA, brokers, producers, agents and/or clients may need to obtain withholding certificates from insurance companies. For information on how to obtain the applicable withholding certificate from Chubb U.S. insurance companies, please go to the following web site:

<http://www2.chubb.com/us-en/u-s-foreign-account-tax-compliance-act-fatca.aspx>

CHUBB

**IMPORTANT ACTION REQUIRED
THIS APPLIES TO NEW YORK CITY LOCATIONS ONLY
FAILURE TO ACT CAN RESULT IN NYC DOB FINES OF \$1,000 OR MORE
PER OBJECT WHICH WILL BE YOUR RESPONSIBILITY**

Dear :

The NYC Department of Buildings now has an online technology where boiler inspections and violations will be entered and records stored. DOB NOW Safety will be the new platform for boiler inspections, as well as other DOB safety related inspections of elevators, facades, electrical and various other inspections. The transition to this system has modified the steps related to filing jurisdictional inspections including new requirements of owner email registration.

These steps include:

- Owner registration in the DOB NOW Safety System is required prior to filings being accepted.
- Licensed Professional/Inspector must input the owner registration information prior to filing.

To ensure conformance with the above requirements we are asking all owners of NYC property to register and to ensure that registration information is available to those local management personnel responsible in each building as well as your insurance agent/carrier.

Please provide the registration information for your NYC locations on the attached form. Failure to complete registration and provide Chubb with this information will result in our inability to file inspections and can lead to missed inspection fines of \$1,000 or more per object.

The registration process is quick, taking approximately a total of 5-10 minutes. Supplemental information on the registration process has been included on the attached pages.

Please disregard this letter if you have already completed the registration process with the City of New York for all covered locations and advised Chubb of all building registrant information.

Should you have any questions, please contact your Chubb representative or email us at nycboilers@chubb.com.

Enclosures



Building Registrant Owner Form

Complete this form for all New York City locations within 30 days and send it to Chubb at:
nycboilers@chubb.com

November 6, 2019

Customer: CITY OF DEKALB

Policy Number: 36029320

[illegible]

* If the same registrant applies to all locations, indicate "All Locations" after the email address on the first line

**FAILURE TO RETURN THIS FORM
CAN RESULT IN NYC DOB FINES OF \$1,000 OR MORE PER OBJECT.
CHUBB WILL NOT ACCEPT RESPONSIBILITY FOR FINES LEVIED BY THE CITY
OF NEW YORK DOB RESULTING FROM YOUR FAILURE TO COMPLY.**



Tip Sheet: Owner Registration in eFiling

If you are a Building Owner, Building Manager, or Building Representative, you can:



Enter job applications in
DOB NOW: *Build*



Review and confirm compliance
filings in DOB NOW: *Safety*

Register for DOB NOW: *Build* or DOB NOW: *Safety* by creating an eFiling account:

1. Go to www.nyc.gov/dobefiling, and click on the link to 'Register for electronic filing.'
2. Fill out the Electronic Filing Account Information form.

NOTE: Your address should be your mailing address, not the address of the building you own.
3. Read the Agreement section, and click **Submit**.
4. You will receive two (2) emails. Your account will not be active until the second email is received.
 - a. In the first email, you **must** click a link to activate your account.
 - b. The second email confirms your enrollment. Once you receive the second email, your registration in eFiling will take effect the next day. You can then use your eFiling email and password at www.nyc.gov/dobnow.

NOTE: If you want to change your account information, such as email, phone, or mailing address, you will have to log in to eFiling.

If you have any questions about DOB NOW, please contact www.nyc.gov/dobnowhelp

Rick D. Chandler P.E., Commissioner

nyc.gov/buildings

build safe|live safe

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date November 6, 2020
Insured Name City Of Dekalb
Mailing Street Address 200 S. Fourth Street
Mailing City, State, Zip De Kalb, Illinois 60115

Policy Type	Policy Number	Effective Date	Underwriting Company
Property & ATD	36029320	01/01/2021	Federal Insurance Company

CHUBB IMPORTANT NOTICE TO POLICYHOLDER TERRORISM RISK INSURANCE ACT

You are hereby notified that pursuant to the Terrorism Risk Insurance Act (the "Act") we are making available to you insurance for losses arising out of certain acts of terrorism. Terrorism is defined as any act certified by the Secretary of the Treasury of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States of America under the formula set forth in the Act. Under this formula, the United States of America pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the insurance. Beginning in 2016, the Federal Share will be reduced by 1% per year until it reaches 80%, where it will remain.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to insurance for such acts of terrorism is: \$ 2,282

If you elect not to purchase coverage for terrorism and your policy provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium shown here for Ensuing Fire is the amount attributable to the insurance provided pursuant to that statutory standard fire policy. This coverage cannot be rejected. That amount is \$ 443

Important Notice

Form 99-10-0729 (Rev. 01-15) Property - Important Notice to Policyholder

Page 1 of 3

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date November 6, 2020

Insured Name City Of Dekalb
Mailing Street Address 200 S. Fourth Street
Mailing City, State, Zip De Kalb, Illinois 60115

Policy Type	Policy Number	Effective Date	Underwriting Company
Property & ATD	36029320	01/01/2021	Federal Insurance Company

Under the Act, you have thirty (30) days from the date of this notice to consider whether or not you wish to maintain insurance for terrorism losses covered by the Act.

If you elect not to maintain this insurance, please so indicate by placing an "X" in the space provided on the next page, sign and return this disclosure notice to your agent or broker as soon as possible. By electing not to maintain this insurance, you agree that we may attach a terrorism exclusion or sublimits to your policy. If you do not sign and return this disclosure notice, you will be deemed to have decided to maintain this insurance, subject to the next paragraph.

If you elect to maintain this insurance, you must pay the premium disclosed above, otherwise we will avail ourselves of our normal remedies for nonpayment of premium, including cancellation of your policy in accordance with its terms.

Important Notice

Form 99-10-0729 (Rev.01-15) Property - Important Notice to Policyholder

Page 2 of 3

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date November 6, 2020
Insured Name City Of Dekalb
Mailing Street Address 200 S. Fourth Street
Mailing City, State, Zip De Kalb, Illinois 60115

Policy Type	Policy Number	Effective Date	Underwriting Company
Property & ATD	36029320	01/01/2021	Federal Insurance Company

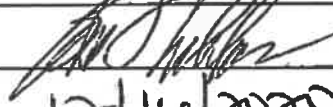
Rejection of terrorism insurance:

☒ I hereby reject terrorism insurance and elect to have a terrorism exclusion, sublimit or other limitation included in my policy. I understand that I will have no, or limited, coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Name:

Bill Nicholas

Policyholder/Applicant's Signature:



Date:

12/16/2020

Important Notice

Form 99-10-0729 (Rev.01-15) Property - Important Notice to Policyholder

Page 3 of 3

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE
(Excess Liability)**


You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended, extended, and/or re-authorized, 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 that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of 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 THAT MAY BE 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. IF THE AGGREGATE INSURED LOSS FOR ALL INSURERS EXCEEDS \$100 BILLION IN A CALENDAR YEAR, YOUR COVERAGE MAY THUS BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage with regard to Excess Liability

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of \$1,331.
<input checked="" type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.



Applicant's Signature
City of Detroit

Insured Name
12/16/2020

Date Signed

Safety National Casualty Corporation®

Insurance Company

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE
(General Liability)**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended, extended, and/or re-authorized, 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 that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of 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 THAT MAY BE 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. IF THE AGGREGATE INSURED LOSS FOR ALL INSURERS EXCEEDS \$100 BILLION IN A CALENDAR YEAR, YOUR COVERAGE MAY THUS BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage with regard to General Liability

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of \$1,428.
<input checked="" type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Applicant's Signature

City of Oelkalt

Insured Name

12/16/2020

Date Signed

Safety National Casualty Corporation®

Insurance Company

Appendix

Bindable Quotations & Compensation Disclosure Schedule

Client Name: City of DeKalb

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY %
Property	Federal Insurance Company (Chubb Group of Insurance Companies)	N/A	\$74,634.00	0 %	
Public Entity Package	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	N/A	\$250,046.00	0 %	
General Liability	Argonaut Insurance Company	Trident Insurance Services	\$185,890.00	0 %	
Cyber Liability	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	Risk Placement Services	\$14,121.00	15%	7.5%
Cyber Liability	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	Risk Placement Services	\$15,038.00	15%	7.5%
Cyber Liability	BCS Insurance Company (BCS Insurance Company)	Risk Placement Services	\$13,243.00	15%	7.5%
Airport Liability	QBE Insurance Corporation (QBE Insurance Group)	Arthur J Gallagher Aviation - West Chicago	\$18,906.00	8.75 %	8.75 %
Tank Advantage Pollution Liability (Storage Tanks)	Nautilus Insurance Company (W. R. Berkley Group)	AmWINS Group Inc.	\$12,160.50	12.5%	
Excess Police Professional Liability	Indian Harbor Insurance Company (XL Group plc)	Professional Governmental Underwriters	\$45,581.00	0 %	
Excess Workers' Compensation	Safety National Casualty Corporation	N/A	\$202,629.00	0 %	

COVERAGE(S)	CARRIER NAME(S)	WHOLESALE, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALE, MGA, OR INTERMEDIARY %
Gallagher Compensation Agreement	Arthur J Gallagher Risk Management Services Inc.			\$49,227.00	

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 REQUIREMENT
Property Federal Insurance Company	Subject to Signed TRIA Form
Public Entity Package Safety National Casualty Corporation	Subject to Signed TRIA Form
Cyber Liability Underwriters at Lloyd's London	Signed Application
Airport Liability QBE Insurance Corporation	Subject to Signed TRIA Form
Tank Advantage Pollution Liability (Storage Tanks) Nautilus Insurance Company	Signed Acceptance/Rejection Required at Binding
	Copies of Tank and Line Tightness Tests, Dated Within the Last 12 Months or the Last 6 Consecutive Months of Line and Tank Leak Detection Results for all Underground Tank Systems Greater than 20 Years Old. Required Prior to Binding
	Updated Signature Page of Application. Required Prior to Binding

Claims Reporting By Policy

Reporting to Your Third Party Administrator:

Immediately report all claims for the following lines of coverage to CCMSI:

- ☐ Public Entity Package, Umbrella and Workers' Compensation
- TPA: CCMSI
- By Phone: (630) 649-6007
- By Email: mittelstaedt@ccmsi.com

Direct Reporting:

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

- ☐ Property
- Carrier Name: Federal Insurance Company / Chubb Group
- By Phone: (800) 252-4670
- By Fax: (800) 230-2538
- ☐ Crime
- Carrier Name: Citizens Insurance Company of America (Hanover)
- By Phone: (800) 628-0250
- By Fax: (800) 399-4734
- By Email: firstreport@hanover.com

- Cyber Liability
- Carrier Name: Underwriters at Lloyd's, London.
- By Phone#: 1-855-217-5204
- By Email: RPSCyberClaims@bakerlaw.com

- Tank Advantage Pollution Liability (Storage Tanks)
- Carrier Name: Nautilus Insurance Company
- Phone: (201) 748-3111

Reporting to Gallagher

Immediately report all claims for the following lines of coverage to Arthur J. Gallagher & Co. Aviation Group

- Airport Liability
- ☐ QBE Insurance Corporation
- ☐ Direct Phone: (847) 586-0802
- ☐ Main Phone: (847) 586-0800
- ☐ Fax: (847) 586-0810
- ☐ Email: scott_bolger@ajg.com

- Excess Police Professional Liability
- ☐ Indian Harbor Insurance Company
- ☐ Phone#: 972.383.7186
- ☐ Fax#: 972.383.7177
- ☐ Email: proclaimnew notices@axaxl.com

CORE360™

Loss Control Portal



Insurance | Risk Management | Consulting



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's CORE360™ Loss Control Portal 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 CORE360™ Loss Control Portal:

- **Access** up to 10 modules of your choice 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.

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

Please visit

ajg.com/LossControlPortal to learn more.



To access the Gallagher | eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is 447597.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293).

eRiskHub® Overview and Login Information

The evolution of the cyber risk landscape has brought with it broad, sweeping regulations to address cybersecurity exposures. This digital transformation also presents new risks, including financial losses, for every industry. Gallagher's Cyber Practice delivers expertise alongside cyber risk management and insurance placement services, as well as a better way to construct risk management solutions. CORE360™ — our comprehensive approach of evaluating our client's risk management program — leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of their total cost of risk. First, we consult with you to understand all of your actual and potential costs, then find the best options to reallocate these costs based on strategic actionable insights empowering you to know, control and minimize your total costs increasing profitability.

Additionally, our data-driven CORE360™ approach allows us to implement programs for your business that will increase safety, minimize losses, mitigate claims and proactively analyze your cyber risk posture.

Key Features of the Gallagher | eRiskHub®

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

As cyber risk evolves, so does our commitment to thought leadership. Our global cyber teams focus exclusively on cyber risk, and uniquely position Gallagher to share our knowledge, expertise and experience for the benefit of our clients.

If you have any questions about the Gallagher | eRiskHub®, please reach out to your broker.

Cyber Liability



Gallagher

Insurance | Risk Management | Consulting

City of DeKalb,

As we outlined in our pre-renewal discussion, the global insurance marketplace continues to harden, especially in the public entity space. In addition to the hard market, the City has experienced severe losses in excess of \$1M in the previous policy year.

State of the Insurance Marketplace:

A number of factors are impacting the insurance marketplace. First, there has been a substantial increase in the number of large weather-related loss events. Second, interest rates are at historical lows. Third, the industry is dealing with a rapidly increasing loss trend in liability lines. Each of these factors has helped drive up prices and reduce coverage availability. This hardening market is an underwriting-driven marketplace with the need for underwriters to make a profit from underwriting versus relying on investment income.

Property carriers are continuing to pay for catastrophic claims such as fires, floods, and tornadoes. In the Midwest, insurance carriers are running convective storm analytic reports for severe storms, floods, wind, and hail exposures. Loss trends have continued to outpace pricing models and, as a result, we have seen underwriters accelerate pricing increases, especially over the last year. The average rate increase for a clean account is 22-25%. Accounts with losses or in specific geographic locations have seen rate increases ranging 40-50%.

The casualty marketplace is seeing the effects of social inflation, which is increased costs from rising litigation resulting in larger jury verdicts. For our municipalities that means carriers are seeing more suits involving excessive force under law enforcement and civil unrest; large auto liability claims; large public officials' claims involving alleged sexual harassment; and employment practice claims. Concerned with the litigation environment being favorable to plaintiffs, carriers are pushing rate increases, limit reductions, and coverage exclusions. London for example, does not see the US as stable in regards to law enforcement. There is an alarming number of excessive force issues, discrimination, and other claims on a staggering rise. This is not the case in other countries. Carriers no longer feel there is a pricing matrix that matches the risk. This results in less willingness to provide capacity and higher costs for the capacity they are willing to provide. In addition, COVID-19 has added uncertainty as the liability is still yet to play out. Insurance carriers are beginning to introduce or enhance their communicable disease exclusions in response to COVID-19.

Cyber Liability has been one of the most impacted lines of coverage since the pandemic. The sudden onset of COVID-19 resulted in the majority of the global workforce moving to remote locations, creating an environment that is inherently less



secure for organizations. Increases in the frequency and severity of ransomware claims, which manifested in 2019 and into 2020, continues to drive the hardening of the cyber market. Claims in this space are up over 100% since the start of the pandemic.

Below is a summary of our efforts for the 2021 renewal:

Property and Casualty Renewal:

In regards to the package renewal, we approached seven carriers including the incumbent carrier. In years past your incumbent carrier, Safety National, has provided all \$10M of coverage. After Safety National's reinsurance treaty was renewed for 2021, they are no longer able to offer \$10M for Law Enforcement Liability. This led to a strategic approach to work with several law enforcement specific carries to insure different levels of liability to achieve \$10M of full coverage. This strategy is extremely complex, but necessary in finding the most effective solution. Our end result led to finding a carrier, Indian Harbor, to insure the \$5M of coverage above Safety National's \$5M of law enforcement coverage.

Additionally, the City's self-insured retention for law enforcement liability claims increased from \$100,000 to \$250,000. This was expected, as we discussed with the City last year. The City has a cap of \$275,000 across all lines of liability, including law enforcement. If the City were to exceed this amount, there is an excess annual aggregate retention protection limit for \$1,000,000.

Your property rate increased in line with the marketplace, but was also marketed to multiple carriers to ensure we secured the best rate possible. The City's property premium this renewal is \$74,634. Competing markets were in excess of \$90,000.

The City's workers compensation rates remained relatively flat, with a slight increase of 3%. The City has performed well in containing losses within your SIR (self-insured retention).

We have met with City staff to address certain claims trends and potential risk management solutions to address in 2021.

As Gallagher enters its 14th year with the City, in a global pandemic, we would like to thank Stephanie and Josh for their dedication and cooperation in helping us achieve the most competitive renewal offered in today's marketplace. Their pro activeness and detailed submission gatherings played a large factor in obtaining favorable terms. Following this summary contains your premium comparison, premium history, and large open claims to date effecting this year's renewal.

Premium Comparison

	2020	2021	Delta
Package	\$ 169,935.44	\$ 250,046.00	47%
Excess LEL	\$ -	\$ 45,826.00	N/A
Property	\$ 61,047.00	\$ 74,634.00	22%
Excess WC	\$ 106,647.00	\$ 109,900.00	3%
Crime	\$ 3,103.00	\$ 3,103.00	0%
Cyber	\$ 9,056.00	\$ 14,625.80	62%
Airport	\$ 15,125.00	\$ 18,906.00	25%
Pollution	\$ 11,443.00	\$ 12,160.50	6%
Fee	\$ 47,793.00	\$ 49,227.00	3%
	\$ 424,149.44	\$ 578,428.30	36%

Large Open Claims

4/22/2019	USDC Complaint at Law	\$142,459
8/24/2019	Use of force	\$52,743
8/24/2019	Federal Civil Rights violation	\$1,035,435

Premium History

<u>Year</u>	<u>Carrier</u>	<u>Premium</u>
2017	BRIT	\$471,655
2018	BRIT	\$470,168
2019	BRIT	\$469,554
2020	Safety National	\$424,149
2021	Safety National	\$578,428



2021 Insurance Renewal

City of DeKalb

Ethan Salsinger | December 2, 2020



Gallagher

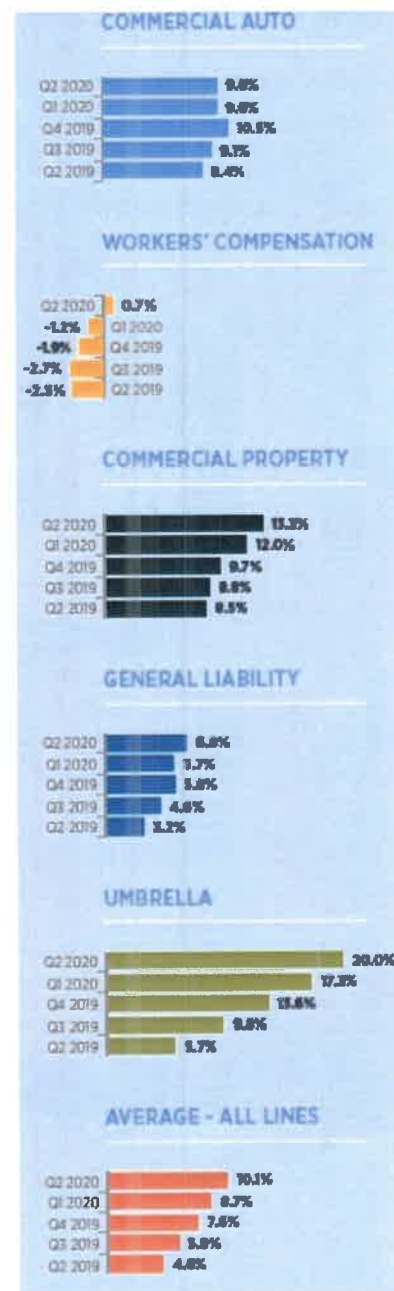
Insurance | Risk Management | Consulting

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Marketplace Conditions

Fall 2020

- I. Midwest Property experiencing major losses past 2 years from wind, hail, and floods
- II. Current Law Enforcement landscape
- III. Reinsurance drought
- IV. Low interest rates
- V. Civil Unrest
- VI. Employment Practices claims continue to rise
- VII. Cyber breaches and hacks widespread





2020 Strategy

- Your incumbent carriers remain the most competitive. This is mainly due to the current state of the marketplace and severe law enforcement claims experienced by the City. We do a complete marketing of your account every 3 years, unless we find it more advantageous to do so earlier. Given the City's loss experience combined with the marketplace, we decided to fully market your program to ensure the most competitive terms and pricing. We were able to leverage your current carriers to a more favorable renewal than any other carriers were able to offer.

Marketplace Review

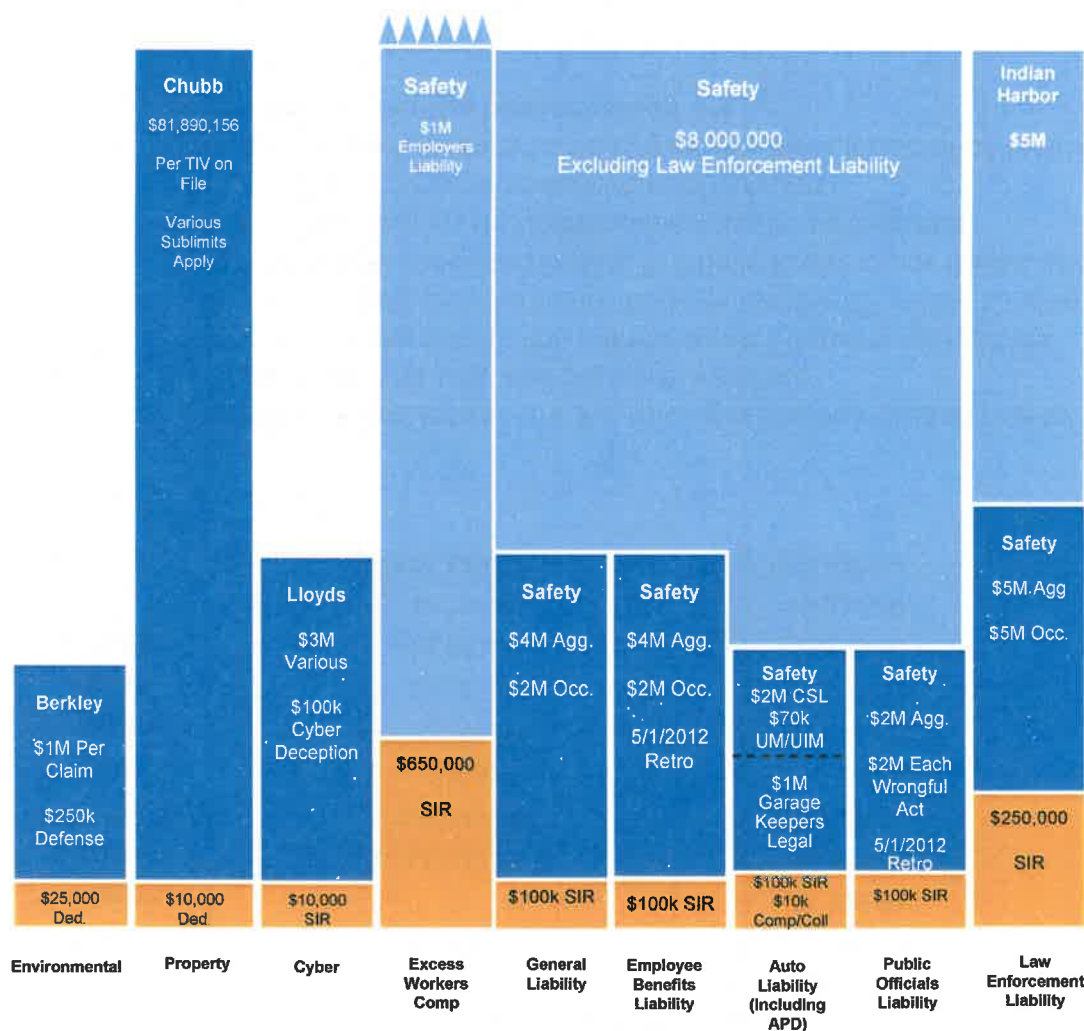
- These are carriers who took a look at your program this year. Our recommended options are in bold. There are no changes in your carriers, aside from the addition of Indian Harbor. Since Safety National can only now provide \$5M of law enforcement liability, Indian Harbor is providing the additional \$5M. Additionally, your Law Enforcement Liability SIR went from \$100K to \$250K. This was the minimum achieved retention in the marketplace. We discussed this likely outcome at last year's renewal as a projected marketplace trend for large Cities.

<u>Property</u>	<u>Workers Compensation</u>
Chubb Liberty Mutual Travelers	Safety National
<u>Package</u>	<u>Crime/Cyber</u>
Travelers Trident BRIT One Beacon Liberty Mutual Safety National Indian Harbor (law enforcement only)	BRIT Hanover Liberty Mutual



Gallagher

Insurance | Risk Management | Consulting



Please note annual aggregate retention of \$275,000 for all coverages written by Safety National other than Workers Compensation and Auto Physical Damage. It does not include coverage provided by other carriers. Excess Annual Aggregate Retention Protection Limit of \$1,000,000.

Please note that coverages are not drawn to scale and actual policy verbiage should be consulted for coverage terms and conditions

Premium Comparison

	2020	2021	Delta
Package	\$ 169,935.44	\$ 250,046.00	47%
Excess LEL	\$ -	\$ 45,826.00	N/A
Property	\$ 61,047.00	\$ 74,634.00	22%
Excess WC	\$ 106,647.00	\$ 109,900.00	3%
Crime	\$ 3,103.00	\$ 3,103.00	0%
Cyber	\$ 9,056.00	\$ 14,625.80	62%
Airport	\$ 15,125.00	\$ 18,906.00	25%
Pollution	\$ 11,443.00	\$ 12,160.50	6%
Fee	\$ 47,793.00	\$ 49,227.00	3%
	\$ 424,149.44	\$ 578,428.30	36%

- Law Enforcement losses are the driving factor in increase due to purchasing excess LEL and package increase
- Property increase falls in line with Midwest Property rate trends
- Cyber and Airport premiums are large %, smaller \$ value. Driving factors here are increased claims in Public Entity cyber hacks and COVID-19's effect on the aviation insurance marketplace
- Workers Compensation remained relatively flat
- Gallagher is compensated on a brokerage fee instead of collecting commissions. Our fee has increased 3%

Large Open Claims

4/22/2019	USDC Complaint at Law	\$142,459
8/24/2019	Use of force	\$52,743
8/24/2019	Federal Civil Rights violation	\$1,035,435

- Law Enforcement losses are the driving loss factor
- Property losses have become more stable over years past
- Workers Compensation claims remain to stay within the City's SIR

Premium History

<u>Year</u>	<u>Carrier</u>	<u>Premium</u>
2017	BRIT	\$471,655
2018	BRIT	\$470,168
2019	BRIT	\$469,554
2020	Safety National	\$424,149
2021	Safety National	\$578,428

- After a 5 year relationship with BRIT, Safety National began a new Public Entity package last year. This provided the City \$45K in savings last year, and we moved the program.
- Given the increase this year, Safety National was still the most competitive in both terms and pricing.

Risk Management & Preventing Claims

- Continuing to utilize loss control services, online training, webinars, etc.
- Safety Committee Status
- Law Enforcement landscape – Frontline PSS Police cam audit
- Employee Handbook
- Are there any specific areas or trainings on your mind that you'd like us to coordinate?



BENEFITS:

BWC / MVR Audit Program

1. Manage Cost of Risk
2. Ongoing monitoring of your officers ensures department standards are being met
3. Empowers officers to excel during difficult situations
4. Provides visibility into individual and team performance
5. Lends precision to coaching, and identify focused training requirements
6. Creates additional promotional paths for officers
7. Improves and scales public satisfaction





Body Worn Camera / Motor Vehicle Recorder

Audit Software for Police Departments



Start Evaluation → Watch Footage → Report Results

Officers	Yearly \$	Officers	Yearly \$
1-15	\$1,000	50-75	\$2,500
16-30	\$1,500	76-100	\$3,000
31-49	\$2,000	101+	Special Quote

ADD the API \$1,000/Year

Loss Control & Claims Advocacy

LOSS CONTROL		
Accident Analysis <ul style="list-style-type: none"> First-aid log Investigation report OSHA log Loss runs Root cause Benchmarking 	Program Development <ul style="list-style-type: none"> Safety rules Employee safety handbook Policy, procedure, program Safety manual Safety committee Work method Early return to work OSHA compliance 	Supervisory Skill Development <ul style="list-style-type: none"> Fraud prevention Insurance 101 Personal liability awareness Hazard awareness Managing safety and culture Incident investigation Safety meetings and communication Selling safety to management Workplace violence Sexual harassment
Assessments <ul style="list-style-type: none"> Slip, trip and fall Sprain and strain Security Ergonomic Workplace Machine safeguarding Job safety Safety program Mock OSHA OSHA regulatory compliance Personal protective equipment Emergency response plan 	Safety Training <ul style="list-style-type: none"> 10- and 30-hour outreach training OSHA 300 log recordkeeping Hazard awareness Defensive driving Ergonomics 	Property Fire Protection Engineering <ul style="list-style-type: none"> Property loss control advocacy Evaluate fire protection systems Provide property risk reports Account engineering coordination Evaluate loss expectancies HPR guidance and assistance Flood exposure assessments
	OSHA Citation Assistance <ul style="list-style-type: none"> Consultation service Participation in settlement meeting Abatement services 	
CLAIMS		
Claims Need Analysis <ul style="list-style-type: none"> Interview client Determine goals and exposures Outline carrier requirements Develop service plan and timeline Ensure accountability 	TPA RFP/RFQ <ul style="list-style-type: none"> Client needs analysis TPA alternatives Develop RFP and disseminate Analysis of responses Interview candidates and visit Prepare comparative matrix Assist client in decision 	Healthcare Provider Selection <ul style="list-style-type: none"> Review medical providers Tour client facility or plant Discuss RTW requirements Implement needed changes Evaluate NCM Job descriptions to doctor Video workstation assessments
Special Handling Instructions <ul style="list-style-type: none"> Client needs analysis Negotiation with carrier regarding claims handling instructions Implement instructions Ensure compliance 	CAT Management <ul style="list-style-type: none"> Vendor resources/immediate responders Off-site coordination of team <ul style="list-style-type: none"> Client Adjuster Consultant Forensic accountant Construction manager Others as necessary Facilitating advance payments Proactive claims management Assist with documentation 	Complex Claims Consulting <ul style="list-style-type: none"> Analysis and strategy development Troubleshooting/intervention Damage control Cost control Timely and appropriate vendor list Negotiation/resolution strategy Mediation and pretrial preparation and participation Subrogation
Claims Reviews <ul style="list-style-type: none"> Coverage advocacy Reserve adequacy/reduction Aggressive plan of action Thorough investigations Medical management Litigation management Fraud awareness and defense Identify systemic problems Push for resolution and closure Subrogation 	Attorney/Vendor Selection <ul style="list-style-type: none"> Determine list of potential candidates Interview candidates Request/review CV Obtain carrier approval Review selection of attorney Implement to ensure satisfaction Participation in settlement meeting 	Other Services <ul style="list-style-type: none"> Onboarding with new carrier Carrier service management Stewardship report Recommendation compliance Marketing safety efforts to underwriters
Coverage Advocacy <ul style="list-style-type: none"> Coverage intervention Coverage resolution 		

Next Steps

- Insurance 101 with appropriate staff
- Claim review status with CCMSI
- Demo with Frontline PSS
- OSHA Audit awareness
- 2021 Meeting/Update timeline



Thank you!

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Insurance | Risk Management | Consulting

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