

**AUTHORIZING THE CITY MANAGER TO SIGN AGREEMENTS FOR INSURANCE COVERAGE EFFECTIVE JANUARY 1, 2022, THROUGH DECEMBER 31, 2022, IN THE AMOUNT OF \$554,523.**

**WHEREAS**, the City of DeKalb (the "City") is a home rule unit of local government and 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 issued a request for proposals for the City's insurance services and Crum Halsted Agency, Inc. (the "Broker") submitted the lowest responsible bid; and

**WHEREAS**, the City's corporate authorities find that it is in the City's best interests for the promotion of the public health, morals and welfare to approve agreements for the City's insurance coverage for FY2022 pursuant to the provisions of this Ordinance; and

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL** of the City of DeKalb, Illinois, as follows:

**SECTION 1:** The City's corporate authorities authorize, approve, direct, and ratify the City Manager to negotiate and execute agreements, in forms acceptable to him, with the Broker, Illinois Counties Risk Management Trust ("ICRMT"), Global Aerospace, Inc., and Westchester ("Chubb") for the City's insurance coverages and services for FY2022, as follows:

Company	Insurance	Cost
Illinois County Risk Management Trust (ICRMT)	<i>Package: General Liability, Violent Event, Law Enforcement Liability, Auto Liability, Physical Damage, Public Officials Liability, Excess Liability, Cyber Liability, Property Liability, Mobile Equipment &amp; Misc. Articles, Equipment Breakdown, Crime, Inland Marine</i>	\$ 388,951
Illinois County Risk Management Trust (ICRMT)	<i>Excess Workers Compensation Insurance</i>	\$ 130,305
Global Aerospace Inc.	<i>Aviation Ground Liability Insurance</i>	\$ 27,000
Westchester (CHUBB)	<i>Storage Tank Insurance</i>	\$ 8,267
Crum-Halsted Agency	<i>Broker Fee</i>	Included
<b>TOTAL</b>		<b>\$ 554,523</b>

Additionally, within budgeted amounts and without regard to the City Manager's spending authority, the City Manager is authorized to: execute agreements relating to the establishment of third-party claim administration with ICRMT and the funding of escrow or impress accounts (or other similar financial accounts); to provide initial funding for such accounts; and to regularly replenish such accounts.

**SECTION 2:** This resolution and each of its terms shall be the effective legislative act of a home rule municipality without regard to whether such resolution should (a) contain terms contrary to the provision of current or subsequent non-preemptive state law, or (b) legislate in a manner or regarding a matter not delegated to municipalities by state law. It is the intent of the City's corporate authorities that to the extent that the terms of this resolution should be inconsistent with any non-preemptive state law, that this resolution shall supersede state law in that regard within its jurisdiction.

**SECTION 3:** 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 8<sup>th</sup> day of November 2021 and approved by me as Mayor on the same day. Passed by a 7-0-1 roll call vote. Aye: Morris, Larson, Smith, Perkins, McAdams, Verbic, Faivre. Nay: None. Recused: Barnes.



  
COHEN BARNES, Mayor

ATTEST:



Ruth A. Scott, Executive Assistant



**CRUM-HALSTED**  
INSURANCE & RISK MANAGEMENT

## Commercial Insurance Proposal



164 East Lincoln Hwy  
DeKalb, IL 60115

**Crum-Halsted Agency, Inc.**  
2350 Bethany Road  
Sycamore, IL 60178  
815-756-2906

**Ted Rosenow, Account Executive**

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## Who We Are

Crum-Halsted Agency, Inc. has been serving Northern Illinois communities since 1924 and is built upon a foundation of community involvement, protection, and risk management. We are an independent insurance agency incorporated in the state of Illinois. Our offices are located in Sycamore, Crystal Lake, Chicago, Elgin, Geneva, Rochelle, and Sandwich. We currently employ 63 people located throughout our offices. The agency is currently owned by Ted Rosenow and Tom Sutter. Ted is a second-generation family member to own and operate Crum-Halsted Agency.

Our mission is to help businesses and the people behind them reduce their overall level of risk through proper insurance, risk management practices, and value-added services on a local and personal level. By meeting and exceeding our customers' needs and expectations we enable our clients to grow and go through life with peace of mind.

Crum-Halsted uses its current capabilities to focus on commercial insurance for businesses of all sizes in various industries. Adequately protecting the most valuable assets of our clients allows our customers to focus on running their businesses more efficiently and effectively. Therefore, our clients can grow with the peace of mind created by meeting and exceeding their insurance needs.

As active members of our communities, Crum-Halsted and its employees hope to better themselves and those around them through community activism, acts of charity, and constantly pushing forward.

# Dedicated Service Team

Your Crum-Halsted service team listed below has the responsibility of executing your service plan. The people listed in bold are your main contacts. In some areas we have also listed "back up" individuals who are also able to serve you.

<b>Broker / Consultant / Owner</b>		
<i>Responsible for the overall handling of your insurance and risk management program. Including program analysis, marketing negotiations, coverage placement, claims reviews, and service deliverance. Ted has 28 years of experience in the insurance industry and leads Crum-Halsted Agency.</i>		
<b>Theodore Rosenow, CIC Team Leader</b>	<a href="mailto:trosenow@crumhalsted.com">trosenow@crumhalsted.com</a>	<b>779-777-7373</b>
<b>Broker / Consultant</b>		
<i>Responsible for supporting and being familiar with all aspects of your insurance and risk management program. Will perform similar responsibilities to Team Leader and provide for the overall implementation and customer satisfaction of their insurance program. Patrick has 39 years of experience in the insurance industry.</i>		
<b>Patrick E Fagan Account Executive</b>	<a href="mailto:pfagan@crumhalsted.com">pfagan@crumhalsted.com</a>	<b>779-777-7351</b>
<b>Account Manager</b>		
<i>Responsible for the day-to-day management of your account; answering coverage questions, negotiating with markets, checking policies, reviewing audit and claim services. Missy has 20 years of experience in the insurance industry.</i>		
<b>Missy Gruben Commercial Account Manager</b>	<a href="mailto:mgruben@crumhalsted.com">mgruben@crumhalsted.com</a>	<b>779-777-7354</b>
<b>Back Up Account Manager</b>		
<i>Responsible for the day-to-day management of your account; answering coverage questions, negotiating with markets, checking policies, reviewing audit and claim services in Missy's absence. Melissa has 38 years of experience in the insurance industry.</i>		
<b>Melissa Padilla Commercial Account Manager</b>	<a href="mailto:mpadilla@crumhalsted.com">mpadilla@crumhalsted.com</a>	<b>779-777-7356</b>

Brokerage Firm: Crum-Halsted Agency, Inc

Address of Service Office: 2350 Bethany Road, Sycamore, IL 60178

Phone: (815)756-2906

Fax: (815)748-7323

Number of Illinois Government Entity Clients: 29 (ICRMT – over 400 total)

Service Team: See next page

Who Will Market the Account: Team Leader and Account Executive

Agent Qualifications: Combined Team has over 125 years of experience

Team includes Former Commercial Insurance Underwriter

Team includes Certified Insurance Counselor

Team has supported and handled over 75 different governmental entities during their tenure.

Account Managers: See next page

- 1.) Describe a recent problem presented to you by one of your municipal clients. Describe the approach you and your team took to solve it:

Our client was experiencing numerous work comp related injuries in one department. We immediately brought in Loss Control to evaluate the reoccurring claims, provide addition training and recommendations, to help reduce the losses.

- 2.) Describe the qualities and structure of your firm that makes you qualified to place coverage for the City:

Our team partners with programs tied directly to municipality risks and services. Properly communicating local problems and concerns compared to statewide and national experiences allows for fluid communications and access to many resources. Being active community members also allows us to see and hear things happening locally that can lead to better interaction and more timely adjustments to situations that may develop throughout the year. Crum-Halsted also participates in a national network (Beyond Insurance Global Network) of approximately 75 other agencies that allows for collaboration and additional resources when needed.

3.) Why would you be the perfect insurance partner for the city?

Our team experience and insurance knowledge are very broad. The local experience of a former elected official who understands the departments and inner workings of the City of DeKalb and our direct personal relationship with the team at ICRMT will combine to a very open insurance partnership. We also believe our local access further helps assess changes and developments throughout the year in a very timely manner.

4.) What are your risk management capabilities?

Crum-Halsted Agency partners with various risk management consultants. First and foremost, ICRMT has their own staff that will actively be involved in the continuing development and risk management analysis of your departments. They also provide training as needed for your various needs throughout the City of DeKalb. Our secondary risk management partner is Vista Safety Consulting, LLC out of Schaumburg, Illinois. Vista Safety has over 100 years of combined experience and was started by their leader Roger Paveza who previously developed programs at a national insurance brokerage company. They are local and able to assist on a quick basis as needed.



## **ICRMT Members as of 7-8-2021**

### **Member Name**

Alexander County and Alexander County 911  
Bond County and Bond County Public Building Commission  
Calhoun County  
Cass County and Cass County 911 ETSB  
Champaign County  
Christian County & Christian-Shelby ETSB  
Clay County, Clay County Health Department and Clay County ETSB  
Clinton County  
Cumberland County  
DeWitt County  
Douglas County and Emergency Telephone System Board of Douglas County  
Edgar County  
Edwards County and Edwards County EMS  
Fayette County  
Fulton County and Fulton County ETSB  
Gallatin County  
Hamilton County & Hamilton County ETSB  
Hancock County  
Hardin County  
Henry County and Regional Office of Education Henry Stark & Bureau  
Jackson County  
Jasper County and Jasper County 911 ETSB  
Jo Daviess County  
Johnson County  
Kankakee County, Kankakee County Public Building Commission  
Kendall County  
Knox County  
Lawrence County  
Macoupin County  
Marion County  
Mason County, Mason County ETSB & Mason County Public Building Commission  
Massac County  
Menard County, Menard County 911 ETSB & Public Bldg Commission of Menard County  
Mercer County & Mercer County 911 ETSB & Mercer County Public Building Commission  
Montgomery County, Montgomery County Health Dept., Montgomery County Board of Health, Montgomery County  
Morgan County and Morgan County ETSB  
Moultrie County  
Ogle County  
Perry County and Perry Co. ETSB  
Pike County and Pike County ETSB  
Pope County  
Pulaski County  
Putnam County  
Randolph County  
Richland County

## **ICRMT Members as of 7-8-2021**

### **Member Name**

Saline County  
Schuyler County and Schuyler County 911  
St. Clair County, St. Clair County Public Building Commission & St. Clair County 911  
Stephenson County  
Tazewell County  
Union County & Union/Alexander Joint ETSB  
Wabash County and Wabash County etsb  
Warren County Including Warren County ETSB & Warren County Health Dept.  
Washington County  
White County  
Whiteside County  
Williamson County  
Woodford County and Woodford County ETSB  
Bloomington Fire Protection District  
Capron Rescue Squad District  
Greater Round Lake Fire Protection District  
Gridley Fire Protection District  
Lisle Woodridge Fire Protection District  
Palos Fire Protection District  
Sugar Grove Fire Protection District  
Anna, City of  
Ashland, Village of  
Aviston, Village of  
Avon, Village of  
Bath, Village of  
Beardstown, City of  
Belknap, Village of  
Bolingbrook, Village of  
Bonnie, Village of  
Bridgeview, Village of  
Broadview, Village of  
Brussels, Village of  
Burbank, City of  
Bureau Junction, Village of  
Byron, City of  
Canton, City of  
Carlyle, City of  
Carpentersville, Village of  
Cartersville, City of  
Caseyville, Village of  
Centralia, City of  
Charleston, City of  
Chatham, Village of  
Chester, City of  
Columbia, City of  
Cortland, Town of  
Creal Springs, City of

## **ICRMT Members as of 7-8-2021**

### **Member Name**

Cuba, City of  
Danville, City of  
Davis Junction, Village of  
Delavan, City of  
Dolton, Village of  
Dupo, Village of  
East Dundee, Village of  
East Peoria, City Of  
Eldorado, City of  
Elizabethtown, Village of  
Elmwood Park, Village of  
Elmwood, City of  
Equality, Village of  
Evergreen Park, Village of  
Fairview Heights, City of  
Fieldon, Village of  
Forest Park, Village of  
Forest View, Village of  
Fox Lake, Village of  
Franklin Park, Village of  
Franklin, Village of  
Galva, City of  
Golconda, City of  
Grant Park, Village of and Grant Park Public Library  
Gridley, Village of  
Griggsville, City of  
Hardin, Village of  
Havana, City of  
Hennepin, Village of  
Herscher, Village of  
Heyworth, Village of  
Hillsboro, City of  
Hudson, Village of  
Ina, Village of  
Ipava, Village of  
Jerome, Village of  
Johnston City, City of  
Justice, Village of  
Kampsville, Village of  
Village of Kinmundy, City of  
Lanark, City of  
Lansing, Village of  
Leaf River, Village of  
Lebanon, City of  
Lewistown, City of

## ICRMT Members as of 7-8-2021

### Member Name

Lexington, City of  
Litchfield, City of  
Louisville, Village of  
Lyons, Village of  
Mackinaw, Village of  
Macomb, City of  
Manhattan, Village of  
Marion, City of  
Maryville, Village of  
Matherville, Village of  
McCook, Village of  
McLeansboro, City of  
Metropolis, City of  
Mettawa, Village of  
Midlothian, Village of  
Millstadt, Village of  
Moline, City of  
Momence, City of  
Morton, Village of  
Mt. Olive, City of  
Mt. Vernon, City of  
Neponset, Village of  
New Baden, Village of  
New Canton, Town of  
Newark, Village of  
Niles, Village of  
North Pekin, Village of  
O'Fallon, City of  
Oak Forest, City of  
Oakwood Hills, Village of  
Odin, Village of  
Ohio, Village of  
Orland Hills, Village of  
Paris, City of  
Pecatonica, Village of  
Petersburg, City of  
Pinckneyville, City of  
Pittsfield, City of  
Pleasant Hill, Village of  
Poplar Grove, Village of  
Red Bud, City of  
Riverwoods, Village of  
Roanoke, Village of  
Rock Island, City of  
Roodhouse, City of  
Round Lake Park, Village of  
Rushville, City of

## **ICRMT Members as of 7-8-2021**

### **Member Name**

Salem, City Of  
San Jose, Village of  
Sandoval, Village of  
Shannon, Village of  
Shawneetown, City of  
Shumway, Village of  
South Holland, Village of and South Holland Public Library  
Stanford, Village of  
Staunton, City of  
Steger, Village of  
Stone Park, Village of  
Table Grove, Village of  
Tinley Park, Village of  
Tower Lakes, Village of  
Trenton, City of  
Troy, City of  
Vernon Hills, Village of  
Vienna, City of  
Virginia, City of  
Walnut, Village of  
Wamac, City of  
Waverly, City of  
Westchester, Village of  
Winnetka, Village of  
Wyanet, Village of  
Benton Civic Center Authority  
Benton Public Library District  
Danville Public Building Commission  
Egyptian Public & Mental Health  
First Judicial Circuit of Illinois  
KenCom Public Safety Dispatch  
Lyons Township Trustees of Schools  
McLean County ETSB  
Menard County Cemetery Maintenance District  
Metro McLean County Centralized Communication Center Mississippi  
Valley Library District  
North Shore Mosquito Abatement District  
Road District No. 2 of Pope County  
Solid Waste Agency of Northern Cook County  
South Cook County Mosquito Abatement District  
Vermilion Valley Regional Emergency Communications Joint Authority  
Western Will County Communication Center  
Wheaton Mosquito Abatement District  
Will County Public Building Commission  
Williamson County Public Building Commission  
Crete Park District and Crete Park Pals Foundation  
Dixon Park District

## **ICRMT Members as of 7-8-2021**

### **Member Name**

Kendall County Forest Preserve District  
Kewanee Park District  
Monmouth Park District  
Stockton Township Park District  
Summit Park District  
Chicago Heights CUSD #170  
Cicero School District #99  
Community Consolidated School District #15  
Crab Orchard School District #3  
DuPage County SD #45  
Field CCSD # 3  
Kaskaskia College  
Macomb CUSD #185  
Mascoutah CUSD #19  
Norris City, Omaha, Enfield CUSD #3  
Ogle County Education Cooperative  
Orland School District #135  
Prairie Central Unit #8  
Rend Lake Community College  
ROE #11 & Eastern Illinois Education for Employment Svc  
ROE #26 and Western Area Career Systems  
Roselle School District No. 12  
Sangamon Area Special Education District  
Shawnee Community College District #531  
Wesclin CUSD #3  
Williamsfield USD #210  
Abingdon Avon CUSD #276  
Ashton-Franklin Center CUSD #275  
Auburn CUSD #10  
Bethel Grade School #82  
Bismarck-Henning CUSD #1 & Rossville Alvin Cooperative High School  
Bremen CHSD #228  
Bureau Valley CUSD #340  
Calhoun, Greene, Jersey, Macoupin ROE #40  
Canton Union CUSD #66  
Carbondale CHSD #165  
Carmi-White CUSD #5  
Chaney-Monge SD #88  
Community Consolidated School District #15  
Crete Monee School District #201  
Danville Area Community College, Danville Area Community College Foundation  
East Coloma-Nelson CESD #20  
Eswood SD #269  
Frankfort CCSD #157C  
Freeport SD #145  
Harrisburg CUSD #3  
Herrin CUSD #4

## **ICRMT Members as of 7-8-2021**

### **Member Name**

Highland Community College  
Homer CCSD #33C  
Hononegah CHSD #207  
Hutsonville USD #1  
Joliet Township HSD #204  
Kankakee SD #111  
Kell CCSD #2  
Kishwaukee Community College  
Lincoln-Way CHSD #210  
Litchfield CUSD #12  
Lyons Elementary SD #103  
Malden CCSD #84  
Mascoutah CUSD #19  
Mattoon CUSD #2  
Midland CUSD #7  
Moline-Coal Valley SD #40  
Neoga CUSD #3  
New Athens SD #60  
New Lenox School District #122  
North Clay CUSD #25  
North Wamac SD #186  
O'Fallon School District #90  
O'Fallon THSD #203  
Oswego CUSD #308  
Paw Paw CUSD # 271  
Plainfield CCSD #202  
Plano Area Special Education Co-Op  
Princeton High School District #500  
Prospect Heights CUSD #23  
River Ridge CUSD #210  
Sandoval SD #501  
Sandwich CUSD #430  
Schaumburg CCSD #54  
Shelbyville CUSD #4  
South Holland SD #150  
South Macoupin Association of Special Education  
South Suburban College  
Southwestern IL College & SW IL College Foundation  
SPEED SEJA SD #802  
Taylorville CUSD #3  
Thornton Township HSD #205  
Tri-Point CUSD #6-J  
Winnebago County Special Ed. Co-Op  
Woodlawn CUSD #209  
Addison Township  
Arcola Township  
Benton Township and Benton Township Road District

## **ICRMT Members as of 7-8-2021**

### **Member Name**

Berwyn Township and Public Health District of the Town of Berwyn  
Bloom Township and Bloom Township Road and Bridge Carbondale  
Township  
Centralia Township and Centralia Township Highway Dept  
Collinsville Township and Collinsville Township Road and Bridges  
DuPage Township  
Elk Grove Township  
Farmington Township  
Fon Du Lac Township  
Granite City Township  
Grant Township  
Hanover Township  
Havana Township and Havana Road District  
Lisle Township and Highway Department  
Menard County Road District #3  
Niles Township  
Norwood Park Township  
Oak Park Township  
Orland Township  
Palos Township and Palos Township Road and Bridge Fund Proviso  
Township  
Salem Township  
Schaumburg Township  
St. Clair Township  
Stickney Township  
Stookey Township  
Thornton Township and Thornton Township Road & Bridge District  
Waukegan Township  
Wheatland Township  
Bay Island Drainage & Levee District #1  
Bloomington Township Public Water District  
Broadview Westchester Joint Water Agency  
Buncombe Public Water District  
Central Alexander County Public Water District  
Danville Sanitary District  
Dix-Kell Water & Sewer Commission  
East Peoria Sanitary District  
Fort Massac Water District  
Hamilton County Water District  
Henderson County Drainage District #1 and #2  
Hennepin Public Water District  
Meadowbrook Public Water District  
Menard Rural Water Co-Op  
Metro East Sanitary District  
Millstone Water District  
Morton Grove Niles Water Commission  
Mound Public Water & Sewer District



**ICRMT Members as of 7-8-2021**

**Member Name**

North Park Public Water District

Northern Moraine Wastewater Reclamation District

Pike County Water District #1

Salt Creek Sanitary District

South Lyons Township Sanitary District

South Stickney Sanitary District



## **SPECIFIC COVERAGE UNABLE TO PROVIDE OR DIFFERENT FROM BID SPECS**

- ***General Liability and Public Officials Liability***

No Annual Aggregate Deductible

Underlying Liability Limits are \$1,000,000/\$3,000,000

Excess Liability Limit is \$9,000,000

- ***Workers Compensation***

Your current aggregate deductible is \$650,000. Our proposal is for \$500,000.

Employers Liability is \$2,500,000

Claims are generally handled by a 3<sup>rd</sup> party at an additional cost. Our claims will be handled directly by ICRMT at no additional cost. This will create additional annual savings to your insurance program.

- ***Cyber Liability***

Your current limit is \$3,000,000. Our proposal is for \$2,000,000

I have specified any coverage that I am unable to provide OR any coverage that varies from the bid specifications provided.

I have read the disclaimer provided within the bid specifications package and acknowledge that it will be my responsibility to analyze the City exposures to loss and verify all Insurable Values and Limits of Insurance prior to issuance of Insurance Coverage.



Agent Signature



Date

## Premium Summary

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Coverage	Renewal Premium
PACKAGE	\$388,951
PROPERTY	INCLUDED
EXCESS LAW ENFORCEMENT	INCLUDED
CYBER	INCLUDED
AVIATION LIABILITY	\$27,000
TANK LIABILITY	\$8,267
EXCESS WORKERS COMPENSATION	\$130,305
FEES/COMMISSIONS	INCLUDED
<b>TOTAL COST TO CITY</b>	<b>\$554,523</b>

## Payment Plan Options

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The following is a summary of the insurance premiums payment plan options that are available.

- **ANNUAL**
- **SEMI-ANNUAL**
- **25% DOWN-6 INSTALLMENTS**

**\*\*Commissions and Fees for all policy placements are included in the premium totals. Commissions will be paid directly to Crum-Halsted Agency, Inc. from the insurance companies and programs. Estimated commissions will average 10% of total premiums. Final compensation will be disclosed when policies are placed and confirmed for each line of business.**



# ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## *INSURANCE PROGRAM PROPOSAL*

**DeKalb, City of**

**PRESENTED BY:**

Crum Halsted Agency, Inc.

**Quote Number:**

Q5-1001165-2122-01

**POLICY YEAR:**

DEC 01, 2021 - DEC 01, 2022

**REQUESTED EFFECTIVE DATE:**

01/01/2021

Administered by



## ABOUT ICRMT

ICRMT is one of the leading insurance programs in Illinois, providing property, casualty, and workers' compensation coverages for Illinois public entities since 1983. Owned by its members and administered by IPMG, ICRMT provides an integrated approach to risk management, claims administration, and underwriting tailored to fit the needs of your entity.

ICRMT provides broad coverages and the most comprehensive service package specifically designed to protect the entity's exposures and budgetary constraints.

### QUICK FACTS

**Size: 380+ members**

**Retention Rate: 97%**

**Total Premium: \$81 million**

### ENHANCED COVERAGES AVAILABLE

- PEDA Coverage available under WC
- Unemployment Insurance
- Crime Coverage up to \$1,000,000



# PROGRAM MANAGEMENT

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## Insurance Program Managers Group

### ACCOUNT EXECUTIVES

#### BOB SPRING

*VP of New Business Development*

Bob.Spring@ipmg.com  
630.485.5885

#### KYLE SHELL

*Account Executive*

Kyle.Shell@ipmg.com  
314.704.9976

#### JEFF WEBER

*Senior Vice President*

Jeff.Weber@ipmg.com  
314.293.9707

### UNDERWRITING

#### DANIEL KOLE

*Program Underwriting Associate*

daniel.kole@ipmg.com  
630.485.5952

#### KRISTEN TRACY

*VP Public Entity Underwriting*

Kristen.Tracy@ipmg.com  
630.485.5970

#### TODD GREER

*Senior Vice President*

Todd.Greer@ipmg.com  
630.485.5869

### PROGRAM ADMINISTRATION

#### JACKIE KING

*ICRMT Program Manager*

Jackie.King@ipmg.com  
630.485.5874

#### KIM DIEDERICH

*ICRMT Account Assistant*

Kim.Diederich@ipmg.com  
630.485.5863

#### GREGG PETERSON

*President/CEO*



## RISK MANAGEMENT & LOSS CONTROL SERVICES

ICRMT Risk Management Services consultants deliver a catalog of resources with material expertise in public entity risk management. The staff has field-based experts in clinical medicine, physical therapy, and advanced degree safety experts. ICRMT's risk consultants have a background working in local law enforcement, fire, and emergency medical services.

The RMS consultants work with each entity to facilitate risk mitigation efforts through policy, training and engineering controls. These controls are delivered onsite and through online training options. ICRMT RMS consultants provide policy and training solutions for all lines of coverage with focus on industry and client loss trends and emerging risks.

### SERVICES INCLUDED

- Use of Force Training
- Jail Policies and Procedures Audits
- Policy and Procedure Implementation
- Auto/Driving Exposure Evaluation
- Employment Practices Strategies, Education, and Training
- Safety Committee Development
- Hiring and Management Strategies
- Law Enforcement Seminars
- Firefighter/EMS Training
- Regulatory Compliances
- Essential Functions Testing Policy
- Employee Drug Testing Policy
- Background Check Policy
- Supervisors/Leadership Development
- Loss Analysis and Trending
- Slip and Fall Prevention Program
- Supervisory/Personnel Safety Training
- Accident Investigation Training
- Hazard Communication Training
- Blood Borne Pathogens Training

#### **BRIAN DEVLIN**

***Sr. VP of Risk Management Services***

Brian.Devlin@ipmg.com  
630.485.5922

#### **DAN LUTTRELL**

***Risk Management Consultant***

Dan.Luttrell@ipmg.com  
224.239.7407

#### **MARK BELL**

***Senior Risk Management Consultant***

Mark.Bell@ipmg.com  
630.203.5364

#### **JEFF BACIDORE**

***Risk Management Consultant***

Jeff.Bacidore@ipmg.com  
630.203.5130

#### **KEVIN MADEIRA**

***Risk Management Support Specialist***

Kevin.Madeira@ipmg.com  
630.203.5295

#### **DEREK MADEIRA**

***Risk Management Consultant***

Derek.Madeira@ipmg.com  
630.203.5164

## CLAIMS MANAGEMENT SERVICES

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IPMG Claims Management Services offers a full-service claims team specializing in the public entity sector. IPMG CMS services claims for property, casualty and workers compensation claims.

IPMG CMS has a staff of 39 including 21 seasoned claims professionals with an average claims experience of over ten years. IPMG CMS's leadership team boasts well over 20 years of experience. IPMG CMS's staff specializes in program business, including unique self-insured retention structures.

### SERVICES INCLUDED

- Dedicated service adjuster approach, which promotes service continuity and trust
- On-line claim reporting and investigation tool through In-Sight with loss experience access
- On-line claim review and claim report generation
- 24-hour contact on every new claim submission
- Clients are updated on all critical events and participate in all major claims decisions
- Quarterly claim file reviews
- Data analytics to quickly identify potential high cost claims
- Tailor made service plans
- Nurse Case Management

#### **MIKE CASTRO**

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## ICRMT FEATURES AND BENEFITS

### Who is an Insured

- An individual while appointed as a director or executive officer
- A volunteer, unpaid worker, leased or temporary worker
- A board member, commissioner, trustee, or council person
- An employee or staff member
- An elected or appointed official or a member of your governing body, board, commission, council or agency of yours
- A partnership or Joint Venture, including a mutual assistance pact, joint powers agreement or similar agreement
- Your Medical Directors in conjunction with the medical facilities covered under this Policy, but only with respect to their administrative duties on your behalf.

### Program Highlights

- Property and Casualty Policy is Non-Auditable
- Terrorism Coverage Included
- The ICRMT Trust Agreement contains a Resolution by the Executive Board making the program Non-Assessable
- Specialized Law Enforcement Risk Management Services
- Open Door Legal Consultation
- Tailored Risk Management Services
- Professional Property Appraisals
- Online Claims Reporting
- Crisis Management Assistance
- Enhanced Case Management
- PEDAC Coverage Available
- Unemployment Insurance Program

This is a summary of coverages provided. Please refer to the full policy for complete coverage, exclusions, and terms & conditions.

## COVERAGE SUMMARY: GENERAL LIABILITY

### COVERAGE

	LIMITS
Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Advertising and Personal Injury	\$1,000,000
<b>Self-Insured Retention: \$100,000 each occurrence</b>	
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date:	
Innocent Party Defense Coverage Included	

**Self-Insured Retention: \$100,000**

### COVERAGES INCLUDE

- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides - \$50,000 Coverage Limits
- Premises Liability

## COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

### COVERAGE

#### LIMITS

Violent Event Response Coverage

o Per Event Limit:

\$500,000

o Annual Aggregate Limit:

\$500,000

**Self-Insured Retention: \$100,000 each occurrence**

### COVERAGES INCLUDE

- Crisis Investigation
- Personal Crisis Management Event Response Team
- Crisis Communication Support, Media Management, Public Relations
- Temporary Security Measures
- The following Sublimited Coverages:

o Medical Expenses

\$25,000 Per Person

o Counseling Service Expenses

\$10,000 Per Person

o Funeral Service Expenses

\$15,000 Per Person

o Per Event Crisis Team Services

\$100,000

o Memorialization Expenses

\$250,000



## COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

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### COVERAGE

#### LIMITS

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

**Self-Insured Retention: \$250,000 each occurrence**

### COVERAGES INCLUDE

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

## COVERAGE SUMMARY: **AUTO LIABILITY & PHYSICAL DAMAGE**

### AUTO LIABILITY

#### LIMITS

Each Occurrence

\$1,000,000

**Self-Insured Retention: \$100,000 each occurrence**

### UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence

NOT COVERED

### AUTO PHYSICAL DAMAGE

Total Scheduled Value

\$7,450,576

Total Agreed Value

\$0

Number of Vehicles

106

**Comprehensive Per Loss Self-Insured Retention: \$10,000**

**Collision Per Loss Self-Insured Retention: \$10,000**

*\*Or as indicated on the Schedule*

### COVERAGES INCLUDE

• Automatic Liability for Newly Acquired Vehicles (Non-Auditable)	Included
• Newly Acquired Automobiles Physical Damage (Non-Auditable)	\$500,000
• Hired/Non-Owned Liability	Included
• Hired Auto Physical Damage	Included
• Garagekeepers Legal Liability – per Occurrence	\$100,000
• Pollution Caused by Upset/Overtake	Included
• Commandeered Autos	Included
• Loss of Use and Lease Gap Coverage	Included
• Rental Reimbursement	Included

## COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

### COVERAGE

	LIMITS
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date: 05/01/2012	
Employment Practice Liability	Included
Retroactive Date: 05/01/2012	
Employee Benefits Liability	Included
Retroactive Date: 05/01/2012	
Self-Insured Retention: \$100,000	

### COVERAGES INCLUDE

- Non-Monetary Legal Defense
  - Each Occurrence \$50,000
  - Annual Aggregate \$50,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act
- Attorney's Professional



## COVERAGE SUMMARY: EXCESS LIABILITY

Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$9,000,000
Law Enforcement Liability	\$1,000,000/\$3,000,000	\$9,000,000
Auto Liability	\$1,000,000	\$9,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$9,000,000

### COVERAGES EXCLUDED

- Sanitary Sewer Backup
- Sexual Abuse
- Uninsured/Underinsured Motorist Coverage
- Workers Compensation and Employers Liability
- Unmanned Aircraft
- Cyber Liability
- Claims arising out of the actual or alleged transmission of a communicable disease or virus.

## COVERAGE SUMMARY: CYBER LIABILITY

### COVERAGE

### LIMITS

Cyber Liability Coverage

Each Claim

\$2,000,000

Annual Aggregate

\$2,000,000

Retroactive Date: **12/01/2021**

**Deductible: \$10,000**

### Coverage Include:

Breach Response	\$500,000 (Non-Beazley Vendor/ \$1,000,000 Beazley Vendor)
Business Interruption Resulting from Security Breach	Included
Business Interruption Resulting from System Failure	\$500,000
Dependent Business Loss Resulting from Dependent Security Breach	\$750,000
Dependent Business Loss Resulting from Dependent System Failure	\$100,000
Cyber Extortion Loss	Included
Data Recovery Costs	Included
Data & Network Liability	Included
Regulatory Defense & Penalties	Included
Payment Card Liabilities & Costs	Included
Media Liability	Included
Fraudulent Instruction	\$75,000
Funds Transfer Fraud	\$75,000
Telephone Fraud	\$75,000
Criminal Reward	\$25,000
Reputation Loss	\$50,000
Claims Preparation Costs for Reputation Loss Only Claims	\$50,000
Computer Hardware Replacement	\$75,000
Invoice Manipulation	\$100,000
Cryptojacking	\$25,000

\*Coverage is provided by Beazley

## COVERAGE SUMMARY: **PROPERTY**

Blanket Limit of Insurance applies to schedule and appraised Buildings and Business Personal Property that are valued on a Replacement Cost basis. Any property that has not yet been appraised is subject to the 125% Margin Clause.

### COVERED PROPERTY

#### LIMITS

Building Value	\$72,542,689
Business Personal Property Including Stationary EDP	\$6,998,156
Personal Property of Others	\$100,000
Newly Constructed or Aquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000

**Deductible: \$10,000**

**\*Or as indicated on the Schedule**

### ADDITIONAL PROPERTY COVERAGES

Earthquake (including mine subsidence)	\$10,000,000
Program Aggregate	\$250,000,000

**Deductible: \$50,000 or 5% of the damaged location; whichever is greater**

Flood	\$10,000,000
Program Aggregate (Excluding Flood Zone A and V)	\$250,000,000

**Deductible: \$50,000 per occurrence**

### COVERED COSTS & EXPENSES

Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0
Course of Construction (Builders Risk)	\$1,000,000
Debris Removal (whichever is greater)	25% or \$500,000
Pollutant Cleanup and Removal, aggregate in any one Policy Year	\$100,000
Fire Department Service Charge	\$5,000
Fire Protection Equipment Discharge	\$5,000
Ordinance or Law Coverage	\$10,000,000
Preservation of Property	\$100,000
Protection of Property	\$100,000

## COVERAGE SUMMARY: PROPERTY (cont.)

### SUPPLEMENT COVERAGE

			LIMITS
Unnamed Locations - Unintentional E&O			\$1,000,000
Communication Towers			\$100,000
Tree, Shrubs, and Plants are subject to a maximum per item of			
Per Item			\$25,000
Per Occurrence			\$100,000
Golf Course Tees and Greens			
Per Item			\$25,000
Per Occurrence			\$100,000
Interruption of Computer Operations			
Per occurrence			\$50,000
Annual Aggregate			\$100,000
Personal Effects			\$100,000
Retaining Walls and Other Outdoor Walls			\$10,000
Underground Sprinkler System			\$100,000
Utility Services - Direct Damage			\$1,000,000
Utility Services - Time Element			\$1,000,000
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage			
Direct Damage			\$15,000
Business Income and Extra Expense			\$15,000
Extra Expense Number of Days			30 days
Ancillary Buildings			\$10,000
Sewer Backup			\$250,000
Outdoor Property - including but not limited to:			\$100,000
Fences	Goal Posts	Traffic Lights/Control Boxes	
Light Fixtures/Poles	Playground Equipment	Bleachers	
Road Signs	Scoreboards	Ticket Booths	
Non-Utility Poles	Benches	Dugouts	
Fountains	Statues	Bike Racks	
Monuments	Fire Hydrants		

All Supplemental Property Coverages are subject to a \$5,000 minimum deductible

## COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

### SCHEDULED LIMITS

	LIMITS
Mobile Equipment greater than or equal to \$10,000 per item	\$2,043,770
Mobile Equipment less than \$10,000 per item	\$802,320

**Deductible: \$2,500**

**\*Or as indicated on the Schedule**

### COVERED COSTS & EXPENSES

Fine Arts	\$1,000,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000
Contractors Equipment Non-Owned	
Per Item	\$100,000
Per Occurrence	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Clean-Up	\$100,000
Fire Department Equipment	\$50,000
Musical Instruments, Athletic Equipment & Uniforms	\$500,000
Unscheduled Watercrafts	\$100,000

## COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

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### COVERAGE

### LIMIT

Total Building and Contents Value

\$79,540,845

**Deductible: \$10,000**

**BI/EE & Utility Interruption Deductible: 24 Hours**

### COVERAGE EXTENSION

Combined Business Income

Included

Combined Extra Expense

Included

Spoilage Damage

Included

Utility Interruption - Time Element

\$10,000,000

Electronic Data or Media

\$10,000,000

Expediting Expenses

Included

Ordinance or Law

\$10,000,000

Hazardous Substance, Contamination, Pollutants

\$10,000,000

Newly Acquired Property

\$1,000,000

Debris Removal

25% or \$500,000

Water Damage

Included

Emergency Power Generating Equipment 1,000 kw or less

Included

Non Emergency Power Generating Equipment is Excluded.

## COVERAGE SUMMARY: CRIME

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COVERAGE	LIMIT
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises - Money & Securities	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000
Social Engineering/False Pretenses	\$50,000

**Deductible: \$5,000**

The ICRMT Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against Loss through the failure of any Employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for Public Officials bonds up to the statutory limit or policy limit, whichever is less.

## COVERAGE SUMMARY: WORKERS' COMPENSATION

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### COVERAGE

	LIMIT
Workers' Compensation	Statutory
Employer's Liability Limit	
Each Accident	\$2,500,000
Each Employee for Disease	\$2,500,000

Self-Insured Retention: \$500,000

### ICRMT FEATURES AND BENEFITS

- Volunteers Covered
- Payrolls are subject to an annual audit
- Enhanced Case Management
- Tailored Risk Management Services
- Online Claims Reporting
- Crisis Management Assistance
- Terrorism Coverage Included
- ICRMT Trust Agreement contains a resolution making the program non-assessable



## COVERAGE SUMMARY: WC PREMIUM CALCULATION

CODE	CLASSIFICATION	ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
3365	Welding or Cutting NOC & Drivers	\$244,327		
5506	Street & Road	\$1,224,131	9.22	\$112,865
7403	Airport Operations	\$262,984	7.42	\$19,513
7520	Waterworks Operation	\$812,970	4.06	\$33,007
7710	Firefighter - Paid	\$6,194,225	8.75	\$541,995
7720	Law Enforcement	\$7,043,092	7.42	\$522,597
8810	Clerical	\$2,314,593	0.50	\$11,573
9410	Municipal NOC	\$65,896	2.34	\$1,542
	<b>TOTALS</b>	<b>\$18,162,218</b>		<b>\$1,243,092</b>

Gross Annual Premium		\$1,243,092
Increased Limit Multiplier	1.02	\$1,267,954
Minimum Premium	\$1,000	\$1,267,954
Experience Modifier	0.68	\$862,209
Schedule Modifier	0.17	\$146,575
Expense Modifier		\$146,575
Subtotal		\$146,575
Premium Discount	11.10%	\$130,306
<b>Total Annual Premium</b>		<b>\$130,305</b>

## PREMIUM SUMMARY

Presented By:

**Illinois Counties Risk Management Trust**

**Named Insured:** DeKalb, City of

**Quote Number:** Q5-1001165-2122-01

**Policy Year:** DEC 01, 2021 - DEC 01, 2022

**Requested Effective Date:** 01/01/2021

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Included
Excess Liability	Included
Package Premium	\$388,951
Workers' Compensation	\$130,305
<b>Total Annual Premium</b>	<b>\$519,257</b>

## ACCEPTANCE FORM

**Named Insured:** DeKalb, City of  
**Quote Number:** Q5-1001165-2122-01  
**Policy Year:** DEC 01, 2021 - DEC 01, 2022  
**Requested Effective Date:** 01/01/2021

**Total Annual Premium** **\$519,257**

### Terms and Conditions

- The Named Insured can only cancel the Policy at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated premium is earned, due and payable.
- All terms and conditions of membership in the Illinois Counties Risk Management Trust are set forth in the Trust by-laws. A copy of this document is available for your review
- Per the Membership Agreement, the member must be with the Trust for 12 months prior to withdrawing and can only withdraw at anniversary date of effective date.
- The following must be received prior to binding:
  - Signed Acceptance Form
  - Initials Cancellation Clause
  - Prior Acts Loss Letter
  - ICRMT Application
  - ICRMT Auto Supplement
  - Insured's Contact Information
  - Insured's FEIN
  - Requested Payment Plan ☐ Annual ☐ 50/50 ☐ 25/6

### Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 01/01/2021.

Signature of Official

Date

## PRIOR ACTS LOSS LETTER

**Named Insured:** DeKalb, City of

**Quote Number:** Q5-1001165-2122-01

**Policy Year:** DEC 01, 2021 - DEC 01, 2022

**Requested Effective Date:** 01/01/2021

This is to confirm we have made our expiring carrier aware of all claims and incidents that could result in a claim. *(If not reported to current carrier, please list incident that may give rise to a claim on this page)*

We confirm that continuous claims made coverage has been in force for the following lines of coverage with their respective retroactive dates and limits:

Line of Coverage	Retro Date	Limit Previously Carried
Public Officials Liability	05/01/2012	
Employment Practices Liability	05/01/2012	
Sexual Misconduct Liability		
Employee Benefits Liability	05/01/2012	
Cyber Liability	12/01/2021	

Further, to the best of my knowledge, the loss data supplied to Insurance Program Managers Group, LLC and the ICRMT for the purposes of evaluating our Entity for membership into the ICRMT property and casualty program has not materially changed.

Sincerely,

Print Name

Position

Signature of Official

Date

# ICRMT INVOICE

**Named Insured:** DeKalb, City of

**Quote Number:** Q5-1001165-2122-01

**Policy Year:** DEC 01, 2021 - DEC 01, 2022

**Requested Effective Date:** 01/01/2021

<b>Total Annual Premium</b>	<b>\$519,257</b>
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## Premium Due by Effective Date of Coverage.

Based upon the payment plan you select, the following down payment is due:

Annual	
50/50	\$259,628
25/6	\$129,814

## Payment Coupon Please Make Checks Payable to:

Named Insured:	DeKalb, City of
Quote Number:	Q5-1001165-2122-01
Package Premium Remitted:	

Illinois Counties Risk Management Trust  
6580 Solution Center  
Chicago, IL 60677-6005

LINE #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	2004	GREY TRAILBLAZER - I	TRAILBLAZER	1GNDDT13S142339833	\$10,000	\$10,000		\$19,035
2	2007	FORD F-250 PICKUP	F-250	1FTNF21537EA41522	\$10,000	\$10,000		\$33,204
3	2001	CHEVY S10 BLAZER	S10 BLAZER	1GNCT18W61K218928	\$10,000	\$10,000		\$21,000
4	2006	FORD F-550 - 4 X 4 T	F-550 - 4 X 4 TRUCK	1FDAF57P76EC33061	\$10,000	\$10,000		\$57,705
5	1991	FORD E700 AV GAS TRU	F700	1FDNK64PXMVA34655	\$10,000	\$10,000		\$14,401
6	2000	CHEVY BLAZER	BLAZER	1GNDDT13W2Y2105855	\$10,000	\$10,000		\$15,246
7	2004	CHEVY IMPALA	IMPALA	2G1WF52K349323273	\$10,000	\$10,000		\$17,034
8	2001	CHEVY 4X4 2/4 TON PI	2500HD	1GCHK24U91E167788	\$10,000	\$10,000		\$29,010
9	1981	OSHKOSH DUMP TRUCK	DUMP TRUCK	10T2C3BDXB1019367	\$10,000	\$10,000		\$5,500
10	1991	FORD F700 REFUELING	F700	1FDNF70J0MVA18590	\$10,000	\$10,000		\$16,047
11	1985	FORD DEICER	C8000	1FDRD84N0FVA48976	\$10,000	\$10,000		\$4,950
12	1988	JD UTILITY TRACTOR W	2155	L02155G636155	\$10,000	\$10,000		\$18,090
13	1997	INTERNATIONAL TANDUM	4900	1HTSHAAR6VH429482	\$10,000	\$10,000		\$66,343
14	2002	CHEVY TRAILBLAZER-C	TRAILBLAZER	1GNDDT13S122509833	\$10,000	\$10,000		\$23,600
15	2003	CHEVY BLAZER - CITY	BLAZER	1GNDDT13X53K119394	\$10,000	\$10,000		\$20,060
16	2002	CHEVY BLAZER - CITY	BLAZER	1GNDDT13W82K238238	\$10,000	\$10,000		\$18,060



# AUTO SCHEDULE

DeKalb, City of

CH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
17	2007	FORD ESCAPE - HYBRID	ESCAPE	1FMCU59H87KA75157	\$10,000	\$10,000		\$29,559
18	2020	CHEVROLET	TRAVERSE	1GNERLKW9LJ208026	\$10,000	\$10,000		\$27,222
19	2009	FORD AEV AMBULANCE	AEV	1FDXE45P08DB34844	\$10,000	\$10,000		\$112,650
20	2006	FORD AMBULANCE	E550	1FDXE45P46HA88876	\$10,000	\$10,000		\$113,933
21	2012	AEV FIRE AMBULANCE	GM4500	1GB6G5CL4C1178960	\$10,000	\$10,000		\$124,800
22	2017	FORD WHEELED COACH A	WHEELED COACH	1FDXE4FS0HDC18276	\$10,000	\$10,000		\$128,002
23	2017	FORD WHEELED COACH A	WHEELED COACH	1FDXE4FS1HDC18268	\$10,000	\$10,000		\$128,002
24	2019	FORD	E-450	1FDXE4FS4KDC33256	\$10,000	\$10,000		\$148,656
25	2005	INTERNATIONAL NAVIST	NAVISTAR AD170	1HTMNAAM85H168698	\$10,000	\$10,000		\$149,640
26	2001	CHEVY SUBURBAN - CAR	SUBURBAN	1GNFK16T31J153843	\$10,000	\$10,000		\$28,084
27	2001	CHEVY SUBURBAN - CAR	SUBURBAN	3GNGK26U11G183539	\$10,000	\$10,000		\$29,484
28	2004	DODGE DURANGO - CAR	DURANGO	1D4HB48N64F170437	\$10,000	\$10,000		\$21,880
29	2007	CHEVROLET TAHOE - BA	TAHOE	1GNFK03067R413456	\$10,000	\$10,000		\$32,872
30	2014	FORD EXPLORER	EXPLORER	1FM5K8AR0EGA70670	\$10,000	\$10,000		\$29,822
31	2014	FORD EXPLORER	EXPLORER	1FM5K8ARXEGB02282	\$10,000	\$10,000		\$29,322



# AUTO SCHEDULE

# DeKalb, City of

LINE #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
32	2016	FORD EXPEDITION	EXPEDITION	1FMJU1GT2GEF56690	\$10,000	\$10,000		\$31,985
33	2000	AIRPORT CRASH TRUCK	E-1 TITAN	4ENDAAA8GY1001135	\$10,000	\$10,000		\$43,000
34	2006	INTERNATIONAL - DCON	4300SBA	1HTMMAAL36H338218	\$10,000	\$10,000		\$350,000
35	2001	PIERCE SABER - ENGIN	SABRE	4P1CT02481A001551	\$10,000	\$10,000		\$252,000
36	2006	ALEXIS FIRE ENGINE -	FIRE ENGINE	44KFT42816WZ20795	\$10,000	\$10,000		\$357,820
37	2007	HME ENGINE #3	1871P2	44KFT42816WZ20859	\$10,000	\$10,000		\$366,499
38	2013	ALEXIS FIRE ENGINE -	HME1972	44KFT4280DWZ22471	\$10,000	\$10,000		\$249,107
39	2004	ALEXIS RESCUE TRUCK	4566 460 ALEXIS	44KFT42894WZ20315	\$10,000	\$10,000		\$300,000
40	2002	DODGE RAM CC SQUAD 1	RAM CC	3B7KF23Z32M225624	\$10,000	\$10,000		\$28,618
41	2004	STERLING ACTERRA - R	ACTERRA	2FWBCGCS54AM27061	\$10,000	\$10,000		\$15,745
42	1998	CHEVY ONE TON TRUCK	3500	1GBJK34R9WF027684	\$10,000	\$10,000		\$22,834
43	2008	PIERCE QUANTUM LADDE	QUANTUM	4P1CU01E48A008899	\$10,000	\$10,000		\$420,000
44	1990	GRUMMAN AERIAL TRUCK	PANTHER	1G9ACHDT8LR088056	\$10,000	\$10,000		\$473,000
45	1998	CHEVY TAHOE	TAHOE	1GNEK13R3WJ366786	\$10,000	\$10,000		\$23,585
46	2001	CHEVROLET TAHOE	TAHOE	1GNEK13T01J191921	\$10,000	\$10,000		\$26,775
47	1997	CHEVY 4X4 3/4 TON PI	CHEYENNE	1GCGK24R5VZ163355	\$10,000	\$10,000		\$20,545





EH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
48	2006	FORD 3/4 TON 4X4	F250 XL SUPER DUTY	1FTNF21516EA98414	\$10,000	\$10,000		\$29,442
49	2012	SINGLE AXLE DUMP	7400	1HTWDAAR7CJ666565	\$10,000	\$10,000		\$114,557
50	2006	FORD 3/4 TON 4X4	F250 XL SUPER DUTY	1FTNF21586EB14415	\$10,000	\$10,000		\$24,203
51	2013	SIGN TRUCK	F550	1FDUF5GY5DEB15075	\$10,000	\$10,000		\$59,696
52	2006	FORD 3/4 TON 4X4	F250 XL SUPER DUTY	1FTNF21536EA98415	\$10,000	\$10,000		\$29,442
53	2001	CHEVY 4X4 3/4 TON PI	1500HD	1GCHK24U41E170386	\$10,000	\$10,000		\$29,010
54	1998	CHEVY 4X4 PICKUP	C25	1GCGK24R6WZ170588	\$10,000	\$10,000		\$23,216
55	2008	FORD F250 PICKUP	F250	1FTNF21558EC61892	\$10,000	\$10,000		\$25,733
56	2004	INTERNATIONAL SINGLE	7400	1HTWDAARX4J084493	\$10,000	\$10,000		\$44,588
57	2007	INTERNATIONAL SINGLE	7400 SFA 4 X 2	1HTWDAAR47J450579	\$10,000	\$10,000		\$88,221
58	2006	INTERNATIONAL SINGLE	7400 SFA 4 X 2	1HTWDAAR56J238885	\$10,000	\$10,000		\$83,782
59	2001	STERLING TANDEM DUMP	L7500	2FZHATBS11AH43360	\$10,000	\$10,000		\$64,859
60	2007	FORD F550 4X4	F-550	1FDAF57P87EA42783	\$10,000	\$10,000		\$60,431
61	2001	FORD 4X4 ONE TON	F450 XLT	1FDXF47F31EA61275	\$10,000	\$10,000		\$53,706
62	2001	STERLING SINGLE AXLE	L7500	2FZAATBS11AH43361	\$10,000	\$10,000		\$71,628
63	2001	STERLING SINGLE AXLE	L7500	2FZAATBS31AH43362	\$10,000	\$10,000		\$71,628



# AUTO SCHEDULE

DeKalb, City of

LINE #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
64	1997	INTERNATIONAL TANDEM	4900	1HTSHAAR6VH479363	\$10,000	\$10,000		\$54,630
65	2004	INTERNATIONAL SINGLE	7400	1HTWDAAR84J084492	\$10,000	\$10,000		\$44,588
66	2008	INTERNATIONAL 7400 6	7400	1HTWHAZT58J641451	\$10,000	\$10,000		\$112,780
67	2008	INTERNATIONAL SINGLE	7400	1HTWDAAR08J641448	\$10,000	\$10,000		\$95,091
68	2006	INTERNATIONAL SINGLE	7400 SFA 4 X 2	1HTWDAAR76J238886	\$10,000	\$10,000		\$83,782
69	2005	INTERNATIONAL SINGLE	7400	1HTWDAAR15J131248	\$10,000	\$10,000		\$83,782
70	2014	INTERNATIONAL SINGLE	7400	1HTWDAAR5EH017731	\$10,000	\$10,000		\$118,563
71	2005	INTERNATIONAL SINGLE	7400	1HTWDAARX5J131247	\$10,000	\$10,000		\$83,782
72	2001	CHEVY 2500 HD 4X4 ME	SILVERADO	1GBHK24UX1E239313	\$10,000	\$10,000		\$43,024
73	2007	FORD F-550 2WD AERIA	F-550	1FDAF56Y77EA42784	\$10,000	\$10,000		\$27,997
74	1997	INTERNATIONAL 60' AE	4700	1HTSCAAN3VH479364	\$10,000	\$10,000		\$112,146
75	1998	GMC ONE TON AERIAL W	3500	1GDJC34R4WF027791	\$10,000	\$10,000		\$48,595
76	2016	JOHNSTON REGENERATIV	RT655	3BPPHM7XXHF590884	\$10,000	\$10,000		\$216,000
77	2005	ELGIN PELICAN SWEEPE	PELICAN	P4703D	\$10,000	\$10,000		\$132,386
78	2007	INTERNATIONAL TANDEM	7400 6X4	1HTWHAZT57J450580	\$10,000	\$10,000		\$57,896
79	1991	INTERNATIONAL VAC-AL	4900	1HTSHNXT3MH377124	\$10,000	\$10,000		\$117,000



LINE #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
80	2004	GRACO LINE LAZER TRU	SERIES 104A	BA2107	\$10,000	\$10,000		\$4,600
81	2011	CHEVY TAHOE	TAHOE	1GNSK2E04BR383986	\$10,000	\$10,000		\$24,020
82	2008	FORD F150 XLT	F150 XLT	1FTRF12258KE16734	\$10,000	\$10,000		\$23,000
83	2010	CHEVY IMPALA - GOLD	IMPALA	2G1WD5EM5A1214200	\$10,000	\$10,000		\$21,500
84	2008	FORD CROWN VICTORIA	CROWN VICTORIA	2FAFP71V58X176599	\$10,000	\$10,000		\$22,016
85	2012	CHEVY TAHOE - BLACK	TAHOE	1GNSK2E01CR318255	\$10,000	\$10,000		\$30,408
86	2013	CHEVY TAHOE - BLACK	TAHOE	1GNSK2E01DR3072078	\$10,000	\$10,000		\$30,408
87	2009	NISSAN SENTRA	SENTRA	3N1AB61E49L672528	\$10,000	\$10,000		\$21,000
88	2015	CHEVY IMPALA	IMPALA	2G1WD5E35F1171797	\$10,000	\$10,000		\$22,059
89	2013	CHEVY IMPALA (was PD)	IMPALA	2G1WD5E30D1248296	\$10,000	\$10,000		\$21,080
90	2015	CHEVY IMPALA	IMPALA	2G1WD5E36F1162333	\$10,000	\$10,000		\$21,970
91	2013	CHEVY IMPALA	IMPALA	2G1WD5E37D1247551	\$10,000	\$10,000		\$21,080
92	2012	CHEVY IMPALA - BLACK	IMPALA	2G1WD5E34C1319241	\$10,000	\$10,000		\$19,608
93	2013	CHEVROLET IMPALA - B	IMPALA	2G1WD5E35D1258600	\$10,000	\$10,000		\$19,119
94	2012	CHEVY IMPALA	IMPALA	2G1WD5E35C1228401	\$10,000	\$10,000		\$21,019
95	2003	CHEVY VAN - WHITE	G2500 VAN	1GCFH25TX31166168	\$10,000	\$10,000		\$27,025

EH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
96	2008	CHEVY IMPALA - GREY	IMPALA	2G1WS55358137 5623	\$10,000	\$10,000		\$19,156
97	2014	FORD EXPLORER INTERC	EXPLORER	1FM5K8AR3EGA 80612	\$10,000	\$10,000		\$24,020
98	2013	CHEVY IMPALA	IMPALA	2G1WD5E39D12 60415	\$10,000	\$10,000		\$23,004
99	2000	CHEVY TAHOE - GREY	TAHOE	1GNEK13T9YJ184 038	\$10,000	\$10,000		\$30,000
100	2013	CHEVROLET TAHOE	TAHOE	1GNSK2E0XDR30 8311	\$10,000	\$10,000		\$30,908
101	2014	CHEVY TAHOE	TAHOE	1GNSK2E01ER16 3466	\$10,000	\$10,000		\$32,134
102	2017	FORD EXPLORER INTERC	EXPLORER	1FM5K8AR9HGD 13557	\$10,000	\$10,000		\$29,414
103	2017	FORD INTERCEPTOR	INTERCEPTOR	1FM5K8AR5HGA 37195	\$10,000	\$10,000		\$28,284
104	2013	FORD INTERCEPTOR	INTERCEPTOR	1FAHP2L84DG14 4777	\$10,000	\$10,000		\$23,716
105	2018	FORD EXPLORER INTERC	INTERCEPTOR	1FM5K8AR5JGC4 2847	\$10,000	\$10,000		\$29,704
106	2017	FORD INTERCEPTOR	INTERCEPTOR	1FM5K8AR0HGD 13558	\$10,000	\$10,000		\$29,414
<b>TOTAL AGREED VALUE</b>							<b>\$0</b>	
<b>TOTAL ORIGINAL COST NEW</b>							<b>\$7,450,576</b>	
<b>TOTAL INSURED VALUE</b>							<b>\$7,450,576</b>	



# PROPERTY SCHEDULE

DeKalb, City of

JC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.01	Well House #12	1106 W Fairview Dr DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$67,231	\$27,189	\$10,000
1.02	Well House #12	1106 W Fairview Dr DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$102,369	\$27,189	\$10,000
10.01	Well House #15	21156 NELSON RD DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$30,174	\$123,225	\$10,000
11.01	City Annex	223 S 4TH ST DeKalb, IL 60115	Other Public Building	Replacement Cost / Margin Clause	\$2,580,940	\$960,574	\$10,000
12.01	Well House #16/17	2650 N Annie Glidden Rd DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$32,630	\$27,189	\$10,000
12.02	Well House #16/17	2650 N Annie Glidden Rd DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$102,369	\$27,189	\$10,000
13.01	HANGER UNIT E6-1 - E6-10	2850 PLEASANT ST DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$657,036	\$0	\$10,000
14.01	Water Treatment Plant	2853 CORPORATE DR DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$309,239	\$0	\$10,000
14.02	South Water Tower	2851 CORPORATE DR DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,000,000	\$0	\$10,000





# PROPERTY SCHEDULE

DeKalb, City of

JC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
15.01	HANGER UNIT E5-1 - E5-10	2860 PLEASANT ST Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$657,036	\$0	\$10,000
18.01	HANGER UNIT E4-1 - E4-8	2910 PLEASANT ST Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$607,336	\$0	\$10,000
19.01	HANGER UNIT E3-A & B	2920 PLEASANT ST Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$570,287	\$0	\$10,000
2.01	East Water Tower	1119 OAK ST Dekalb, IL 60115	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$1,265,000	\$112,500	\$10,000
2.02	Control House	1119 OAK ST Dekalb, IL 60115	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$14,089	\$83,363	\$10,000
7.01	HANGER UNIT E2-1 - E2-10	3030 PLEASANT ST Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$651,580	\$0	\$10,000
21.01	HANGER UNIT E1-1 - E1-10	3040 PLEASANT ST Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$651,580	\$0	\$10,000
22.01	FBO BUILDING - EAST SIDE	3232 PLEASANT ST Dekalb, IL 60115	Office	Replacement Cost / Margin Clause	\$2,741,446	\$0	\$10,000
22.02	FBO BUILDING - WEST SIDE	3232 PLEASANT ST Dekalb, IL 60115	Office	Replacement Cost / Margin Clause	\$735,917	\$0	\$10,000
23.01	YSB/Senior Center	330 GROVE ST Dekalb, IL 60115	Other Public Building	Replacement Cost / Margin Clause	\$1,811,721	\$250,973	\$10,000
25.01	Barb City Manor - Garage	680 HAISH BLVD Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$22,963	\$0	\$10,000



# PROPERTY SCHEDULE

DeKalb, City of

JC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
25.02	Barb City Manor	680 HAISH BLVD DeKalb, IL 60115	Other Public Building	Replacement Cost / Margin Clause	\$13,288,031	\$0	\$10,000
26.01	Fire Station 1 - Storage Shed	700 PINE ST DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$21,000	\$5,250	\$10,000
26.02	Fire Station 1	700 PINE ST DeKalb, IL 60115	Fire Station	Replacement Cost / Margin Clause	\$2,228,631	\$517,956	\$10,000
26.03	PIO -	700 PINE ST DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$1,257,644	\$0	\$10,000
27.01	Police Station	700 W LINCOLN HWY DeKalb, IL 60115	Police / Jails	Replacement Cost / Margin Clause	\$10,425,509	\$1,531,250	\$10,000
29.01	North Water Tower	900 W DRESSER RD DeKalb, IL 60115	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$3,360,825	\$112,500	\$10,000
29.02	Water Treatment Plant	900 W DRESSER RD DeKalb, IL 60115	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$544,823	\$215,185	\$10,000
3.01	Fire Station 2	1154 S 7TH ST DeKalb, IL 60115	Fire Station	Replacement Cost / Margin Clause	\$765,868	\$109,725	\$10,000
3.02	Fire Station 2 - Exercise Room	1154 S 7TH ST DeKalb, IL 60115	Fire Station	Replacement Cost / Margin Clause	\$66,500	\$16,625	\$10,000
3.03	Fire Station 2 - Storage Shed	1154 S 7TH ST DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$21,000	\$5,250	\$10,000
30.01	Fire Station 3	950 W DRESSER RD DeKalb, IL 60115	Fire Station	Replacement Cost / Margin Clause	\$1,312,569	\$297,588	\$10,000



# PROPERTY SCHEDULE

DeKalb, City of

JC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
31.01	West End Maintenance Hangar	2100 Pleasant Street DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$275,000	\$100,000	\$10,000
32.01	Airport Hanger	2200 Pleasant Street DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$650,000	\$200,000	\$10,000
32.02	Fire Station 3 - Storage Shed	950 W DRESSER RD DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$21,000	\$5,250	\$10,000
33.01	Airport Hanger	3140 Pleasant Street DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$125,000	\$20,000	\$10,000
34.01	Airport Storage Barn	3331 Pleasant Street DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$0	\$600,000	\$10,000
35.01	NEW CITY HALL	164 E LINCOLN HWY DeKalb, IL 60115	Office	Replacement Cost / Margin Clause	\$3,000,000	\$500,000	\$10,000
4.01	Water Treatment Plant	1202 S 7TH ST DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$471,683	\$0	\$10,000
4.02	PIO -	1202 S 7TH ST DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$113,118	\$0	\$10,000
5.01	Street Division - Garage	1216/1316 MARKET ST DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$4,585,598	\$532,683	\$10,000
5.02	Public Works Department & Water Division	1216/1316 MARKET ST DeKalb, IL 60115	Office	Replacement Cost / Margin Clause	\$3,377,934	\$336,000	\$10,000
5.03	Water Storage Building	1216/1316 MARKET ST DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$207,532	\$197,310	\$10,000





JC #	DESCRIPTION	ADDRESS	OCCUPANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
5.04	Street Division - Road Salt Storage	1216/1316 MARKET ST Dekalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$528,325	\$52,833	\$10,000
5.05	Street Division - Storage Shed	1216/1316 MARKET ST Dekalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$33,600	\$3,360	\$10,000
5.06	Street Division - Fuel Depot	1216/1316 MARKET ST Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$311,838	\$0	\$10,000
6.01	Water Treatment Plant	1505 W Lincoln Hwy Dekalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$516,129	\$0	\$10,000
6.02	West Water Tower	1505 W Lincoln Hwy Dekalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,500,000	\$0	\$10,000
6.03	West Water Tower	1505 W Lincoln Hwy Dekalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,500,000	\$0	\$10,000
6.04	Water Treatment Plant	1505 W Lincoln Hwy Dekalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,230,000	\$0	\$10,000
6.05	PIO -	1505 W Lincoln Hwy Dekalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$113,118	\$0	\$10,000
7.01	Cold Storage/PD Impound	1510 E STATE ST Dekalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$598,478	\$0	\$10,000
8.01	Water Treatment Plant	1685 COUNTY FARM RD Dekalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$367,875	\$0	\$10,000

JC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
8.02	PIO -	1685 COUNTY FARM RD Dekalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$113,118	\$0	\$10,000
					<b>TOTAL BUILDING VALUE</b>	<b>\$72,542,689</b>	
					<b>TOTAL BPP VALUE</b>	<b>\$6,998,156</b>	
					<b>TOTAL PROPERTY IN THE OPEN VALUE</b>		
					<b>TOTAL INSURED VALUE</b>	<b>\$79,540,845</b>	



## Mobile Equipment greater than or equal to \$10,000 per item

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
271		FAIR SNOW BLOWER	FAIR SNOW BLOWER	R8101279	\$2,500	\$10,000
272		ALLMAND LIGHT TOWER	NL6	2406RR007	\$2,500	\$10,000
273		HESSE BEVRG RCK TRAILER - RESCUE 6 TRAILER	BEVRG RCK	360512870	\$2,500	\$10,000
274		VMAC AIR COMPRESSOR		V900111ABD00 6	\$2,500	\$10,000
275		VMAC UNDERHOOD AIR COMPRESSOR	VR7000	1255PDCC8	\$2,500	\$10,000
276		SANTA'S HOUSE ON TRAILER			\$2,500	\$10,000
277	2009	74903	TORO Z MASTER 52" RIDING MOWER	290000202	\$2,500	\$10,221
278		MEC MICRO19 SCISSOR LIFT		16907824	\$2,500	\$10,525
279	2015	Z MASTER	TORO Z MASTER MOWER	315000128	\$2,500	\$10,999
280		INGERSOLL RAND AIR COMPRESSOR	185	119677U81932	\$2,500	\$11,000
281		HOBART GENERATOR	JET-EX11P	80PS02267	\$2,500	\$11,500
282		BONNELL PLOW	11RDP42TT1Q	5250	\$2,500	\$11,980
283		INGERSOLL RAND AIR COMPRESSOR	P185CWJD	217951UJC328	\$2,500	\$12,000
284		BONNELL PLOW	11RDP42TT1Q	5530	\$2,500	\$12,521
285		STEPP PATCHING TRAILER	SPH-2.0	SPH-2.0-89	\$2,500	\$12,950
286		STEPP PATCHING TRAILER	SPH-2.0	459PH20Y6GS1 27008	\$2,500	\$12,950
287	2005	G 25E-3	DAEWOO FORKLIFT	GA-00613	\$2,500	\$13,000
288		DINKMAR CURB RUNNER	O-CP-P4	026-02	\$2,500	\$13,500
289		SPEED ALERT TRAILER	ATS-5	1B9AFS112HP8 25264	\$2,500	\$13,938



# INLAND MARINE SCHEDULE

DeKalb, City of

IN #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
290		INDECO HYDRAULIC HAMMER	100LHITCH	192893	\$2,500	\$14,100
291		DINKMAR CURB RUNNER LEAF MACHINE	CR-U	D-741-08	\$2,500	\$14,185
292	2007	SJIII-4626	SKYJACK SCISSOR LIFT	70001175	\$2,500	\$14,780
293		INDECO HYDRAULIC HAMMER	MES 650	6221833	\$2,500	\$15,000
294		ROTARY LIFT - 15,000 LB.	SP015E210	AXC03B0002	\$2,500	\$15,800
295		CORTY HI PRESSURE WASHER	10201	221144	\$2,500	\$16,405
296	2008	B3030	KUBOTA COMPACT UTILITY TRACTOR	55813	\$2,500	\$17,120
297	1994	CATERPILLAR	CATERPILLAR FORKLIFT	7AM-006A	\$2,500	\$17,300
298		GORMAN RUPP 6 INCH PUMP	16C2-4039D	1101341	\$2,500	\$17,663
299		GORMAN RUPP 6 INCH PUMP	16C2-4039D	1101342	\$2,500	\$17,663
300		LEKTRO ELECTRIC TUG	AP-8600	A8514-493SB	\$2,500	\$18,000
301		GORMAN RUPP 6 INCH PUMP	16C2-4219D	757351	\$2,500	\$18,000
302		GORMAN RUPP 6 INCH PUMP	16C2-4219D	773650	\$2,500	\$18,000
303		WAUSAU SNOW PLOW	BMP1850HWW/SQH	26941	\$2,500	\$18,785
304	1990	3-5-A	MAULDIN 3-5-A ROLLER	358915147A	\$2,500	\$19,000
305	2020	FM1015	FRONTIER	1XFFM10XPL0000701	\$2,500	\$19,500
306		BRUSH BANDIT CHIPPER	200+	8810	\$2,500	\$19,930
307	2012	B3000	KUBOTA	50603	\$2,500	\$19,950
308		ELECTRIC AIRCRAFT TUG	T6	T6-30 FN	\$2,500	\$20,000
309		ELECTRIC AIRCRAFT TUG	CLARKTOR E	CTA6 30-E-4062102	\$2,500	\$20,000
310		CHAMPION AIR COMPRESSOR	HRA20D-25	R0020280	\$2,500	\$20,000

M #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
311	2004	S185	BOBCAT LOADER	525013207	\$2,500	\$20,445
312		YALE 10-TON OVERHEAD CRANE	44469552	03-105	\$2,500	\$23,000
313		DINKMAR LEAF LOADER	CURB RUBNNER A-FR	D-2399-0707	\$2,500	\$24,915
314		DINKMAR CURBRUNNER	CR-BIG SIX	2013-3820	\$2,500	\$26,900
315		RHINO SD FLEX WING ROTARY CUTTER	FN240	10096	\$2,500	\$27,700
316	1987	2750	JD TRACTOR BOOM MOWER	L02755A609945	\$2,500	\$28,500
317		KOHLER GENERATOR - CITY HALL BASEMENT	33RZ82	183041	\$2,500	\$30,365
318	1974	570-A	JD GRADER	2617-T	\$2,500	\$31,750
319	2003	5420	JOHN DEERE TRACTOR - 5420	LV5420P346685	\$2,500	\$32,984
320		MORBARK TORNADO CHIPPER	TORNADO	4S85Z16157W024672	\$2,500	\$38,485
321		PORTABLE GENERATOR	DGFB-4960821	46026063	\$2,500	\$40,000
322		PORTABLE GENERATOR	DGFB-4960821	46106283	\$2,500	\$40,000
323		ROOT SNOW BLOWER	RB-8.90	26172	\$2,500	\$49,500
324		DURA PATCHER - 50% WITH NIU		12787	\$2,500	\$49,500
325		ROOT SNOW BLOWER W/LOADER	RB9-94	29602	\$2,500	\$51,000
326	2002	410G	JOHN DEERE BACKHOE	T0410GX904867	\$2,500	\$55,575
327		LIFT ALL AERIAL	LTAF-36-1E	8768100636LTAF	\$2,500	\$62,003
328		P.M. SERIES 32-36 CRANE - PURCHASED USED	32024J63 CRANE	190168	\$2,500	\$62,103
329	1989	H2318	OSHKOSH AIRPORT BROOM	10T3E2B5XK1037031	\$2,500	\$75,000
330		ADVANTAGE LIFT HOIST	PSPI75/30	PSPI75/3010110037	\$2,500	\$80,000



Item #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
331		ROTARY ADVANTAGE LIFT - 75,000 LB.	75-30FCPT2-3-1	PDR03B0001	\$2,500	\$100,000
332	2003	STX-325	CASE INTERNATIONAL TRACTOR	JEE 0103510	\$2,500	\$120,000
333	2004	644J	JOHN DEERE WHEEL LOADER	DW644JX59481 6	\$2,500	\$148,280
334		BIG JOHN MOBILE TRAINING TOWER	170 FIRETOWER	1M9MB4016GF BJ6073	\$2,500	\$237,500





## Mobile Equipment less than \$10,000 per item

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1		CAT GENERATOR - ACCEPTED WITH NEW BLDG.	3306	06YR02770	\$2,500	\$0
2		HORTON HAULER CARGO TRAILER	CARGO	5E2B1101X310 11565	\$2,500	\$0
3		HOMELITE GENERATOR	A35-1		\$2,500	\$100
4		STIHL CEMENT SAW CART	TS760AV	119133190	\$2,500	\$120
5		ECHO TRIMMER/BRUSHCUTTER	SRM2301	85349	\$2,500	\$150
6		ECHO LEAF BLOWER	PB200	5067271	\$2,500	\$160
7		STIHL HAND HELD BLOWER	BG75	239785368	\$2,500	\$160
8		STIHL HAND HELD BLOWER	BG75	239785363	\$2,500	\$160
9		STIHL HAND HELD BLOWER	BG75	239785369	\$2,500	\$160
10		STIHL LEAF BLOWER	BG56C	502299797	\$2,500	\$162
11		STIHL LEAF BLOWER	BG72	26386993	\$2,500	\$170
12		ECHO LEAF BLOWER	PB-2400	819460	\$2,500	\$170
13		ECHO TRIMMER	GT2400	35312	\$2,500	\$180
14		STIHL LEAF BLOWER	BG85	248986100	\$2,500	\$180
15		STIHL LEAF BLOWER	BG85	251355873	\$2,500	\$180
16		ECHO WEED EATER	GT2001	8015079	\$2,500	\$180
17		TROLLING MOTOR		MKJFD114921	\$2,500	\$190
18		EARTHWAY SALT SPREADER - CITY HALL	2170		\$2,500	\$191
19		STIHL LEAF BLOWER	BG85C	263439402	\$2,500	\$230
20		TORO SNOW BLOWER	38120	9211344	\$2,500	\$240
21		STIHL CHAIN SAW - 13"	009L	264203884	\$2,500	\$244
22		ECHO WEEDEATER	SRM 230	5180589	\$2,500	\$270

IN #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
23		ECHO HEDGE TRIMMER	HC150	9073378	\$2,500	\$270
24		STIHL CHAIN SAW - 13" BAR	009L	220389760	\$2,500	\$275
25		STIHL CHAIN SAW - 13" BAR	009L	228274583	\$2,500	\$275
26		STIHL CHAIN SAW	MS192T	279439669	\$2,500	\$279
27		TORO 22" PUSH MOWER	20008	230603854	\$2,500	\$279
28		BRIGGS & STRATTON - INTEX 206 PUMP	INTEX 206	050518FD19984	\$2,500	\$280
29		MANTIS TILLER	7222E	10000266337	\$2,500	\$280
30		STIHL CHAIN SAW - 13" BAR	MS192T	275634608	\$2,500	\$281
31		ECHO WEED EATER	SRM 2601	82116	\$2,500	\$299
32		ECHO WEED TRIMMER	SRM260	3022250	\$2,500	\$300
33		TRAIL MATE EDGE N TRUM	TRAIL MATE	60377	\$2,500	\$300
34		RANSOMES BOBCAT 21" PUSHMOWER	M21-4BZ	5649	\$2,500	\$320
35		TORO 21" SELF PROPELLED PUSH MOWER	20775	2018054	\$2,500	\$320
36		STIHL WEED TRIMMER	FS90R	297950086	\$2,500	\$326
37		STIHL CHAIN SAW - 16" BAR	26	230474933	\$2,500	\$330
38		TORO SNOW BLOWER -	38172	290007098	\$2,500	\$359
39		STIHL CUTOFF SAW	TS760		\$2,500	\$375
40		TESKE 4 X 8 TRAILER		SERBV0818EM075581	\$2,500	\$380
41		STIHL CHAIN SAW		257008949	\$2,500	\$396
42		STIHL CHAIN SAW - 16" BAR	26	227341237	\$2,500	\$400
43		MACULLOCH TWO MAN BULL SAW	99	114673959	\$2,500	\$400
44		24" MAGNETIC SWEEPER		DOLSS524	\$2,500	\$400



Item #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
45		RANSOMES BOBCAT 21" SELF-PROPELLED	M21-4SPZ	12003	\$2,500	\$425
46		TROY BILT PRESSURE WASHER	20242	1013004049	\$2,500	\$449
47		SHORING TRAILER	8' TILT	4BXUL0917MS 000141	\$2,500	\$450
48		STIHL CEMENT SAW	T5510AV	110186953	\$2,500	\$450
49		STIHL CHAIN SAW	MS 200T	160487447	\$2,500	\$470
50		TORO 21 SELF PROPELLED MOWER W/BAG	20037	240002282	\$2,500	\$480
51		SNOW BLOWER	38409	8905594	\$2,500	\$485
52		SALAMANDER SPACE HEATER	SALAMANDER	SN-2457832	\$2,500	\$490
53		ECHO POWER BROOM	PAS 2400	501497	\$2,500	\$499
54		68" LO PRO BUCKET		1121030350	\$2,500	\$500
55		PRIME MACHINE - HOMEMADE		9078	\$2,500	\$500
56		SHOP PRESS	31 TON	4150	\$2,500	\$500
57		TAPPING MACHINE	D-5		\$2,500	\$500
58		POWER XPERT VERTICAL AIR COMPRESSOR	VT632900AJ	L4-14-04 35850	\$2,500	\$546
59		LAWNBOY INSIGHT SERIES SNOWTHROWER	33005	260002605	\$2,500	\$560
60		STIHL CHAIN SAW		186602884	\$2,500	\$586
61		STIHL CHAIN SAW - 38 MAGNUM	38 MAGNUM	327674826	\$2,500	\$593
62		STIHL CHAIN SAW - 14" BAR	MS201T	174280821	\$2,500	\$594
63		STIHL CHAIN SAW - 14" BAR	MS201T	174280825	\$2,500	\$594
64		STIHL CHAIN SAW - 36" BAR	084 AV	115855323	\$2,500	\$600
65		STIHL CHAIN SAW		236990694	\$2,500	\$600



# INLAND MARINE SCHEDULE

DeKalb, City of

Item #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
66		STIHL POWER SAW W/EXTENDABLE BAR	HT75	244200595	\$2,500	\$600
67		STIHL POLE SAW	HT101	164136115	\$2,500	\$600
68		STIHL CHAIN SAW	HT133	517558014	\$2,500	\$650
69		MAGNUM	BR800		\$2,500	\$660
70		GARDNER DENVER AIR HAMMER	B-67B		\$2,500	\$695
71		STIHL CHAIN SAW - 28" BAR	MS441 MAGNUM	166074945	\$2,500	\$707
72		JD REAR BLADE 60"	60"	W0045302361 1	\$2,500	\$750
73		STIHL CEMENT SAW	TS760AV	24052923	\$2,500	\$750
74		WOODS GILL 6' PULVERIZER	SU184BT	2189	\$2,500	\$800
75		HOMEMADE UTILITY TRAILER		G461078	\$2,500	\$800
76		STIHL POST HOLE DIGGER W/AUGER	BT120C	46211895	\$2,500	\$820
77		ARIENS SNOW BLOWER	924073	23414	\$2,500	\$850
78		MILLER AC/DC WELDER	25	653	\$2,500	\$857
79		STIHL 28" CHAIN SAW	MS461	179550718	\$2,500	\$861
80		TITAN PRO FINISH PAINT SPRAYER	300	4170041	\$2,500	\$874
81		ECHO GENERATOR	EG2600	10036	\$2,500	\$875
82		SHORELANDER TRAILER HM6		1MDA5XP137A 354471	\$2,500	\$895
83		GARDNER/DENVER AIR HAMMER	87	C557	\$2,500	\$900
84		TAPPING MACHINE	B100		\$2,500	\$900
85		TRINCO SAND BLASTER	36	7958-4	\$2,500	\$900
86		TENNANT LINE REMOVER	TLR	855	\$2,500	\$903
87		TROY BILT 5 HP TILLER	15009		\$2,500	\$905



IN #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
88		SAND BLASTER	636-000220	1530	\$2,500	\$950
89		MIRACLE PAINT SHAKER		3340	\$2,500	\$990
90		WACKER TAMPER	UPG160	321501166	\$2,500	\$995
91		ROSCO ROLLER TRAILER	NYD-11	7466	\$2,500	\$1,000
92		AERIAN'S SNOW BLOWER	924052	3664	\$2,500	\$1,000
93		KENT ROCK DRILL	112D	510444	\$2,500	\$1,000
94		HANDY AIR LIFT	10740	99631	\$2,500	\$1,005
95		HANDY AIR LIFT	10740	99632	\$2,500	\$1,005
96		THOR PAVEMENT BREAKER	90	9300	\$2,500	\$1,050
97		TRINCO DRY BLAST	48/BP	57905-3	\$2,500	\$1,070
98		JJN UTILITY TRAILER 16'	UTILITY	4DSUA1624XS001030	\$2,500	\$1,100
99		BUILT RITE 12' UTILITY TRAILER W/4' GATE	12' W/4' GATE	48MUS12232S042201	\$2,500	\$1,104
00		SUPERIOR AIR/SMOKE SEWER SMOKER	20S	A-2548	\$2,500	\$1,150
101		HONDA GENERATOR	EU2000	EAAJ-1377852	\$2,500	\$1,189
102		ESSICK MORTAR MIXER		3955	\$2,500	\$1,200
103		16" CONCRETE SAW W/CART	TS760	360512870	\$2,500	\$1,224
104		JD ROTOTILLER 48"	48"	TY0550E016015	\$2,500	\$1,300
105		WACKER 3 INCH PUMP	PT3A	672906888	\$2,500	\$1,388
106		FLATBED TRAILER	DO-ALL	81DA06B129	\$2,500	\$1,400
107		STIHL 36" CHAIN SAW	088 MAG	141689283	\$2,500	\$1,430
108		BRILLION LANDSCAPE SEEDER	GLP-642	170243	\$2,500	\$1,500
109		DEVILBISS AIR COMPRESSOR	445	420014	\$2,500	\$1,500
110		RACINE HYDRAULIC CHAIN SAW - 21"			\$2,500	\$1,500



# INLAND MARINE SCHEDULE

DeKalb, City of

IN #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
111		FAIRMONT HYDRAULIC CHAIN SAW - 10"			\$2,500	\$1,500
112		MAGNETIC DRILL W/BASE	MILWAUKEE	505B196010018	\$2,500	\$1,500
113		EVAPORATIVE COOLER	PAC163SVT	219387-10	\$2,500	\$1,500
114		EVAPORATIVE COOLER	PAC163SVT	233857-11	\$2,500	\$1,500
115		RIGID PIPE THREADER	535	2917	\$2,500	\$1,500
116		MUELLER AIR DRILL	VSM 780		\$2,500	\$1,500
117		MUELLER AIR DRILL	VSM 778	1505R160	\$2,500	\$1,500
118		METRO TECH LOCATOR	650F	2073	\$2,500	\$1,500
119		METRO TECH TRANSMITTER	M-610	2589	\$2,500	\$1,500
120		MEYER SNOW PLOW	STP-7.5		\$2,500	\$1,517
121		SAUBER TRAILER	TRAILER	1F9RZ1116LV048395	\$2,500	\$1,520
122		WILTON 6 X 10 DRY BAND SAW	3400	6083321	\$2,500	\$1,552
123		WOODS MOWER	B-106	3060	\$2,500	\$1,600
124		TRAILER MOUNTED SPRAYER	MIGHTY MAC	880A089650	\$2,500	\$1,600
125		ALUMACRAFT BOAT	ACBF92211607	1448	\$2,500	\$1,640
126		MTM CORP. PRESSURE WASHER	CW2405	346446	\$2,500	\$1,650
127		LINCOLN 10 TON HYDRAULIC JACK	93662		\$2,500	\$1,700
128		16" TARGET SAW W/CART	Q00054	268064	\$2,500	\$1,760
129		VONARX FR200 SCARIFIER	FR200	6250101070	\$2,500	\$1,795
130		WESTERN MODEL 1000 ECONOMY SPREADER	1000		\$2,500	\$1,825
131		NURSERY JAWS	JB266B007		\$2,500	\$1,950
132		MEYER PLOW	C-9		\$2,500	\$1,956



IN #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
133		SOLAR TECH ARROW BOARD	AB-0715	520052	\$2,500	\$2,000
134		CHINUMATIC BORING TOOL		2062	\$2,500	\$2,007
135		MULTIMATIC TIG WELDER	200 MIG/TIG	MR404049N	\$2,500	\$2,035
136		STIHL 16" CONCRETE SAW W/CART	TS800-16	172127078	\$2,500	\$2,100
137		LINE TRACER	810	46720	\$2,500	\$2,200
138		MINUTEMAN FLOOR CLEANER	X2815010857	XSC2800000881	\$2,500	\$2,200
139		EAGLE-2 ROTATING LASER	AGL EAGL-2	EQ2926	\$2,500	\$2,300
140		SWENSON SPREADER	SI-SS	76241	\$2,500	\$2,434
141		SWENSON SPREADER	SI-SS	76242	\$2,500	\$2,434
142		FLATBED TRAILER	5TB	1JK0TB102DA30009	\$2,500	\$2,442
143		CHAIN CUTTER		HP052674	\$2,500	\$2,500
144		BONNELL SPREADER	U16-CD-SS	1309	\$2,500	\$2,566
145		CHAMPION SHOP AIR COMPRESSOR	HR10-12	R3034609	\$2,500	\$2,640
146		ZEP DYNA PARTS WASHER	5100 906201	1033157	\$2,500	\$2,650
147		COATS TIRE CHANGER	5060AX	894100254	\$2,500	\$2,700
148		SAUBER GENERATOR TRAILER		1F9UZ121XMV048510	\$2,500	\$2,732
149		KUBOTA SNOW PLOW AND FRAME	B2765A	2703932	\$2,500	\$2,800
150		BONNELL SPREADER	U16-DD-SS	1241	\$2,500	\$2,800
151		BONNELL SPREADER	U16-CD-SS	1497	\$2,500	\$2,830
152		BONNELL SPREADER	U16-CD-SS	1495	\$2,500	\$2,830
153		BONNELL SPREADER	U16-CD-SS	1498	\$2,500	\$2,830
154		WELLSAW ELECTRIC BAND SAW	58B	24551	\$2,500	\$2,900
155		DELTA DRILL PRESS	CAT 15-332	03D71512	\$2,500	\$2,925





# INLAND MARINE SCHEDULE

DeKalb, City of

IN #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
156		DELTA DRILL PRESS	CAT 15-332	03D71511	\$2,500	\$2,925
157		GENERAL SIDEWALK PLANER	SP8/G	25757	\$2,500	\$2,995
158		MASS CASUALTY TRAILER UNIT	EW1622	1WC200G23J1 039576	\$2,500	\$3,000
159		BOBCAT SNOWPUSH		MC06102096	\$2,500	\$3,000
160		HYPER THERM PLAZMA CUTTER	POWERMAX 1100	1100-015051	\$2,500	\$3,000
161		METRO TECH LOCATOR	9860-BRL	10843	\$2,500	\$3,085
162		BONNELL SPREADER	U16-DD-SS	1492	\$2,500	\$3,090
163		JOHN DEERE ROTARY MOWER	MX7	W00MX7X0110 99	\$2,500	\$3,100
164		COATS TIRE BALANCER	636-000220	288086223	\$2,500	\$3,100
165		ROTARY LIFT - 9,000 LB.	SP0A9E402	ARV03B0002	\$2,500	\$3,104
166		MEYER SNOW PLOW	CP-7.5	9245	\$2,500	\$3,147
167		MEYER PLOW	CP 7.5		\$2,500	\$3,147
168		MEYER PLOW	CP 7.5		\$2,500	\$3,147
169		VIBROPLATE COMPACTOR	BPU2440A	715001213	\$2,500	\$3,175
170		TIMBERWOLF TRAILER SPILL 6		48FCH2020W1 002397	\$2,500	\$3,200
171		SWENSON SPREADER	U696-DD-AS-FLP	2280	\$2,500	\$3,200
172		REDI HAUL 14' TRAILER	SLI4HE	47SS142T4M10 06939	\$2,500	\$3,300
173		BRIDGE JACK #1 FOR HOIST	PJ2I75/30	PJSI45EH10110 37	\$2,500	\$3,300
174		BRIDGE JACK #2 FOR HOIST	RJS2	RJS245EH1011 032	\$2,500	\$3,300
175		BONNELL SPREADER	U696-DD-AS-F	2585	\$2,500	\$3,500
176		BONNELL SPREADER	U696-DD-AS-F	2474	\$2,500	\$3,580
177		BONNELL SPREADER	U696-DD-AS-F	2667	\$2,500	\$3,580
178		OBERG OIL FILTER CRUSHER	P200	24445	\$2,500	\$3,598



ITEM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
179		LINCOLN WELDER	LN-7 9926	S01960502445	\$2,500	\$3,690
180		KARCHER PRESSURE WASHER	HDS 1055	168428	\$2,500	\$3,695
181		7'6" PRO PLUS WESTERN PLOW	PRO PLUS	040607100078 64999	\$2,500	\$3,700
182		7'6" PRO PLUS WESTER PLOW	PRO PLUS	040607100078 64999	\$2,500	\$3,700
183		BONNELL SPREADER	U696-DD-AS-FL	3125	\$2,500	\$3,797
184		MEYER CP 7.5 SNOW PLOW	CP 7.5		\$2,500	\$3,800
185		BONNELL SALT SPREADER	U696-DD-AS-F	2467	\$2,500	\$3,850
186		BONNELL SALT SPREADER	U696DDASFLP	2279	\$2,500	\$3,850
187		BONNELL SALT SPREADER	U696-DD-AS-F	2464	\$2,500	\$3,850
188		BONNELL SALT SPREADER	U696-DD-AS-FLP	2281	\$2,500	\$3,850
189		KUBOTA 60" HYDR. ANGLE PLOW	B2765A	2100856	\$2,500	\$3,850
190		BONNELL SALT SPREADER	U696-DD-AS-FLP	2279	\$2,500	\$3,850
191		PACE CARGO TRAILER	CARGO	53BPTEA24GA0 22379	\$2,500	\$3,980
192		CRONKHITE TRAILER	4600 EA	473462121311 10757	\$2,500	\$3,990
193		BONNELL PLOW	PSP31T4E	2440	\$2,500	\$3,999
194		FLEXIBLE SEWER ROD	SPCS2H	HMS7368	\$2,500	\$4,000
195		STEAM CLEANER	ZVE4020	97741Z05	\$2,500	\$4,000
196		BONNELL SPREADER	U696-DD-AS-F	3294	\$2,500	\$4,075
197		ALUM-LINE TRAILER	ALUM-LINE	1A9UB1119Y22 41796	\$2,500	\$4,127
198		WEDGE CONCRETE SAW	WCS30	21326	\$2,500	\$4,250
199		BONNELL PLOW	9SP31T4Q	3312	\$2,500	\$4,390
200		BONNELL PLOW	9SP31140	3339	\$2,500	\$4,390
201		SIDE MOUNT SICKLE BAR	2500	6813612	\$2,500	\$4,469

A #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
202		SNAP ON TIRE CHANGER	EEWH302A	0504.6024149.311	\$2,500	\$4,476
203		WESTERN SNOW PLOW		0712510003064999	\$2,500	\$4,483
204		CONCORD POST PULLER	CRE94	3000 SH21	\$2,500	\$4,521
205		LANDSCAPE RAKE	KR-5B	910701144	\$2,500	\$4,700
206		NOVO DIAPHRAM 4 INCH PUMP	AD4W2	P35994	\$2,500	\$4,700
207		NOVO DIAPHRAM 4 INCH PUMP	AD4W2	FP6691	\$2,500	\$4,700
208		8' WESTERN PLOW	PRO PLUS	7764999	\$2,500	\$4,753
209		CONTECT MINI RAM	125	2877	\$2,500	\$4,765
210		VERMEER HAMMER HEAD MOLE 3"	76 MM 3"	71779	\$2,500	\$4,860
211		JRB BUCKET	644J	0804-136142-1	\$2,500	\$4,900
212		SUN BRAKE LATHE		11682	\$2,500	\$4,900
213	1978	200LB	ROSCO VIBRATOR ROLLER	1294	\$2,500	\$5,000
214	1994	73501	TORO UTILITY TRACTOR	4902457	\$2,500	\$5,000
215		DONALDSON TORIT TRUNKLINE	EASY TRUNK	1G758347	\$2,500	\$5,039
216		BONNELL PLOW	511655RE	972	\$2,500	\$5,105
217		BONNELL SPREADER		2078	\$2,500	\$5,158
218		BONNELL SPREADER	U-16-DD	2036	\$2,500	\$5,158
219		DRAKE AIR/HYDRAULIC PRESS	6-250 50 AIR	202676	\$2,500	\$5,164
220		BARNES 4 INCH PUMP	4TCCG2	9908	\$2,500	\$5,175
221		CINCINNATI ELECTRIC GRINDER	SPL TYPE 602-134-8	250792	\$2,500	\$5,389
222		CINCINNATI ELECTRIC GRINDER	SPL TYPE 602-134-6	250793	\$2,500	\$5,389
223		BONNELL SPREADER	U696-DD-AS-FSM	2708	\$2,500	\$5,400





# INLAND MARINE SCHEDULE

DeKalb, City of

LINE #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
224		BONNELL SALT SPREADER	1696-DD-AS-FSM	2707	\$2,500	\$5,400
225		BONNELL PLOW HITCH	HFFQX	2122-002	\$2,500	\$5,471
226		BONNELL 19' PLOW	LDP-5100-19	1017	\$2,500	\$5,600
227		TIGER CRANE	1241-2EL	2000	\$2,500	\$5,685
228		RHINO POST DRIVER	1241-2EL	2000	\$2,500	\$6,000
229		GRACO LINE LAZER III	5900	BA1507	\$2,500	\$6,000
230		BOBCAT STUMP GRINDER	60 STUMP	233004248	\$2,500	\$6,241
231		WAUSAU PLOW	R4516H	PO91245	\$2,500	\$6,300
232		HTC GRAVEL SPREADER	1800	BE03256122	\$2,500	\$6,400
233		BONNELL REVERSIBLE PLOW	11SP49T1Q	1851	\$2,500	\$6,603
234		BONNELL REVERSIBLE PLOW	11SP49T1Q	1852	\$2,500	\$6,603
235		HANDLING SYSTEMS 2-TON CRANE		30006	\$2,500	\$6,650
236		HAZMAT TRAILER UNIT - DECON 6	WELLS CARGO	1WC200L20X1 087146	\$2,500	\$6,657
237		AMMCO BRAKE LATHE	4000	207600656	\$2,500	\$6,771
238		JRB COUPLER	90A3078	0804-136142-2	\$2,500	\$6,800
239		BOBCAT BREAKER	3560		\$2,500	\$6,900
240		BONNELL REVERSIBLE PLOW	11SP49T1Q	2442	\$2,500	\$7,000
241		BONNELL REVERSIBLE PLOW	11SP49T1Q	2441	\$2,500	\$7,000
242		BONNELL REVERSIBLE PLOW	511RE6550A	1241	\$2,500	\$7,000
243		VMAC AIR COMPRESSOR	V MAC	U9000820TH001	\$2,500	\$7,000
244		LINE LAZER STRIPER	GM5000	A1090	\$2,500	\$7,302
245		JRB REVERSIBLE BROOM	930WL10H	033-1290	\$2,500	\$7,600
246		GRACO LINE LAZER	LLV5900	BA557	\$2,500	\$7,661



IN #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
247		COATS TRUCK TIRE BALANCER	6401	301405564	\$2,500	\$7,713
248		GEO XH HANDHELD DPS UNIT	79000-00D	4940438368	\$2,500	\$7,871
249		MUTIQUIP 4 X 4 PUMP	MG-41 TDH	41TDH-4432	\$2,500	\$7,980
250		TORO			\$2,500	\$8,000
251		MULTI QUIP 4" PUMP	QP-4TZLF	4GNBM0912CV 029474	\$2,500	\$8,436
252		AUXILIARY ENGINE - VAC-ALL	E40-16	19507-F09RM	\$2,500	\$8,500
253	2012	74938	TORO Z MASTER ZERO TURN - Z5000	312000181	\$2,500	\$8,650
254		BONNELL 12' PUSH N PLOW FOR LOADER	LDP-5100-12TTFB	1341	\$2,500	\$9,032
255		BONNELL PLOW	11RDP42T10	2938	\$2,500	\$9,083
256		BONNELL PLOW	11RDP42T10	2939	\$2,500	\$9,083
257		OPTICAM INSIGHT VISION PUSH CAMERA	200	VTGTF1211D	\$2,500	\$9,487
258	2003	X2815010857	MINUTEMAN FLOOR CLEANER	XSC280000088 1	\$2,500	\$9,500
259		BONNELL REVERSIBLE PLOW	11RDP42TT1Q	4108	\$2,500	\$9,500
260		BONNELL REVERSIBLE PLOW	11RDP42TT1Q	4017	\$2,500	\$9,500
261		BONNELL POLY PLOW	11RDP42TT1Q	4109	\$2,500	\$9,500
262		BONNELL PLOW	11RDP42TT1Q	4018	\$2,500	\$9,500
263		BONNELL PLOW	11RDP42TT1Q	4019	\$2,500	\$9,500
264		BONNELL PLOW	11RDP42TTO	4017	\$2,500	\$9,500
265	2007	74263	TORO Z MASTER RIDING LAWMOWER	270000248	\$2,500	\$9,510
266		20' BONNELL PLOW	4220	20ST42MX1	\$2,500	\$9,648
267		DINKMAR CURB RUNNER LEAF MACHINE	DINKMAR	NONE	\$2,500	\$9,709



Item #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
268		BONNELL PLOW	11RDP42TT1Q	4279	\$2,500	\$9,800
269		BONNELL PLOW	11RDP42TT1Q	4481	\$2,500	\$9,800
270		BONNELL SNOW PLOW	11RDP42TT1Q	4482	\$2,500	\$9,800
TOTAL INSURED VALUE					\$2,846,090	



Chicago, IL  
Underwriter: Jessalyn Hendricks  
Telephone: 312-429-3182  
Fax:  
Email: jHendricks@global-aero.com

Quote No: Q00855796  
Quote Date: October 08, 2021

Quotation is valid for 30 days.

**Applicant:** **CITY OF DEKALB**  
164 E. LINCOLN HWY.  
DEKALB, IL 60115

**Producer:** STERLING AVIATION MARKETS, INC.  
**Contact:** P.O. BOX 13471  
CHICAGO, IL 60613  
CHRISTOPHER HOWARD

Coverage Dates: From: October 15, 2021 To: October 15, 2022  
This insurance shall commence and cease on the dates shown at 12:01 A.M. local time at the address of the Applicant

**Insurance Quote**  
**AVIATION GROUND OPERATIONS LIABILITY INSURANCE**  
**(AGL Policy Form)**

Insurance applies to the insured's declared aviation operations. See the policy form and any accompanying endorsements for complete coverage details.

**PLEASE NOTE:** The following separate licensed insurers, whose liability is several and not joint, provide the insurance afforded by policies issued through Global Aerospace, Inc.

American Alternative Insurance Corporation Wilmington, Delaware	59.24%
American Commerce Insurance Company Columbus, Ohio	10.00%
National Indemnity Company Omaha, Nebraska	18.39%
Tokio Marine America Insurance Company New York, New York	12.37%

**Coverage(s) and Limit(s):****Location of aviation premises you own, rent, or occupy:**

Aviation premises at KDKB airport.

**Form of Business:** Other Organization

**Supplemental Policy Information:**

Number of days for Cancellation Notice:

Reasons other than non-payment

Non-payment

30

10

**Endorsements:**

E041 Electronic Data Event Liability Exclusion

C025 Electronic Date Recognition Exclusion Limited Coverage

D004 TRIA Disclosure

S008 Mandatory Notice for Illinois Policy Holders

**Payment Plan:**

100% of the Annual Premium Due on Inception

**Special Notices:**

- State Amendatory Endorsement and Disclosure notice included as required.
- This quotation does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits Global Aerospace from offering or providing insurance. To the extent any such prohibitions apply, this policy is void ab initio.
- The producer warrants that they are properly licensed to solicit or sell insurance, as applicable, in their state of domicile and in all other jurisdictions where they transact business.
- It is the producer's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.

**Dated:**

October 08, 2021

**Underwriter:**



# GLOBAL AEROSPACE



2021

	Location MISC AIRPORT 139 AIRPORT A: LESS THAN OR = 500K COM PAX MOV
<b>Liability Limit(s):</b>	<b>Liability Limit(s):</b>
Each Occurrence	\$20,000,000
Damage to Premises Rented to you	\$250,000
Medical Expenses (Any one person)	\$5,000
Personal and Advertising Injury Aggregate	\$20,000,000
General Aggregate	Not Applicable
Products Completed Operations Aggregate	\$20,000,000
Hangarkeepers' Each Accident	\$20,000,000
Hangarkeepers' Each Aircraft	\$20,000,000
Contractual Each Occurrence	\$20,000,000
War Risk Liability	Not Covered
<b>Total Annual Premium</b>	<b>\$25,000</b>

## Deductibles:

Coverage A	Amount and Basis of Deductible	
Bodily Injury Liability	Not Applicable	per claim
	Not Applicable	per occurrence
Property Damage Liability	Not Applicable	per claim
	Not Applicable	per occurrence
Combined Bodily Injury and Property Damage Liability	Not Applicable	per claim
	Not Applicable	per occurrence
Coverage B		
Personal and Advertising Injury Liability	Not Applicable	per claim
		per offense
Coverage D		
Hangarkeepers' Liability	\$5,000	per aircraft
	Not Applicable	per accident
Coverages A, B and D Combined	Not Applicable	annual aggregate

Total Annual Premium: \$25,000

## Addendum 1 to Quote 2021

### TERRORISM RISK INSURANCE ACT OF 2002 (As amended and extended by

#### The Terrorism Risk Insurance Extension Act of 2005 and The Terrorism Risk Insurance Program Reauthorization Acts of 2007, 2015 and 2019)

**NOTICE TO PRODUCER:** The applicant must be made aware of the opportunity to purchase the coverage contained in the Applicant Disclosure described below. Any request from you to bind the coverage offered in this quote must include advice to us regarding the applicant's choice for terrorism insurance coverage. The premium stated in the disclosure is for terrorism insurance coverage only.

#### APPLICANT DISCLOSURE: NOTICE AND OFFER OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended, hereinafter referred to as 'the Act,' you have a right to purchase insurance coverage for losses arising out of 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 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 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."

PURCHASE OF THE INSURANCE OFFERED IN THIS DISCLOSURE HAS THE EFFECT OF **NULLIFYING TERRORISM EXCLUSIONS** CONTAINED IN NEW OR RENEWAL POLICIES FOR ACTS OF TERRORISM, *AS DEFINED IN THE ACT*. HOWEVER, ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED, AND YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS THAT MIGHT AFFECT YOUR COVERAGE. IF THIS COVERAGE IS NOT PURCHASED, THE COVERAGE AFFORDED BY THE POLICY WILL BE THAT WHICH WOULD APPLY IN THE ABSENCE OF THE ACT.

IF PURCHASED, COVERAGE AFFORDED FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM MAY BE PARTIALLY REIMBURSED BY THE U.S. GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THIS FORMULA, IF THE AGGREGATE INSURED LOSSES EXCEED A TRIGGER AMOUNT (\$200,000,000 BEGINNING ON JANUARY 1, 2020), THE U.S. GOVERNMENT GENERALLY PAYS A PERCENTAGE (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 CHARGE FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE U.S. GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE ACT, CONTAINS A PROGRAM CAP OF \$100,000,000,000 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 ONE CALENDAR YEAR EXCEEDS THE PROGRAM CAP. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEEDS THE PROGRAM CAP, YOUR COVERAGE MAY BE REDUCED.

PREMIUM FOR TERRORISM INSURANCE COVERAGE (which is in addition to the "Total Premium", and is subject to any applicable state taxes and surcharges)

Liability	\$18,750
Hull	Not Covered
Total	\$18,750

In accordance with the provisions of the Act, the Terrorism Risk Insurance Program shall terminate on December 31, 2027. Unless the program is renewed, extended or otherwise continued by the federal government, insurance coverage purchased for losses arising out of acts of terrorism shall terminate as of the date when any one or more of the following first occurs: (a) the policy period ends; (b) the federal Terrorism Risk Insurance Program, established by the Act, has terminated either in its entirety or as respects the type of insurance afforded by this policy; or (c) renewal, extension or continuation of the Terrorism Risk Insurance Program has become effective without a requirement to make terrorism coverage available as respects the type of insurance afforded by this policy.

If the insurance is not terminated upon the occurrence of b. or c. above, insurance will remain in force without change for the remainder of the policy period, unless the company notifies you of any such change in response to any change in the federal law.

If the insurance is terminated upon the occurrence of b. or c. above, pro rata unearned premium will be returned to you.

**PLEASE ADVISE IF YOU WISH TO PURCHASE THIS COVERAGE.**



## TankSafe® Storage Tank Liability Insurance Policy

(claims-made coverage)

## Coverage Quotation

### WESTCHESTER ENVIRONMENTAL

**DATE:** 10/12/2021  
**TO:** Daniel Kole  
INSURANCE PROGRAM MANAGERS GROUP LLC  
225 SMITH ROAD NULL  
SAINT CHARLES, IL 60174  
Daniel.Kole@ipmg.com

**QUOTATION # [002]** This quotation supersedes and replaces the quotation Q3395654Q2021\_001 dated on 10/07/21 02:35:08 PM

**INSURER:** ACE American Insurance Company

**A.M. BEST RATING:** A++ XV

**FIRST NAMED INSURED:** City of Dekalb

**ADDRESS:** 164 E. Lincoln Hwy  
Dekalb, IL 60115

**INCEPTION DATE:** 01/01/2022

**EXPIRATION DATE:** 01/01/2023

**RETROACTIVE DATE:** See attached Schedule of Covered Storage Tanks

LIMITS OF LIABILITY	DEDUCTIBLE AMOUNT	TERM (YEARS)	PREMIUM	TRIA PREMIUM
<b>\$1,000,000</b> Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs) for USTs <b>\$1,000,000</b> Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs) for ASTs <b>\$2,000,000</b> Aggregate Limit of Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents <b>\$1,000,000</b> Aggregate Limit of Limit of Liability for all Legal Defense Expense for all Storage Tank Incidents <b>\$3,000,000</b> Total Policy Aggregate Limit of Liability for all Storage Tank Incidents	<b>Option 1</b> \$5,000 Per Storage Tank Incident	1	\$8,267	\$0
<b>\$1,000,000</b> Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs) for USTs <b>\$1,000,000</b> Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs) for ASTs <b>\$2,000,000</b> Aggregate Limit of Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents <b>\$1,000,000</b> Aggregate Limit of Limit of Liability for all Legal Defense Expense for all Storage Tank Incidents	<b>Option 2</b> \$10,000 Per Storage Tank Incident	1	\$7,027	\$0



LIMITS OF LIABILITY	DEDUCTIBLE AMOUNT	TERM (YEARS)	PREMIUM	TRIA PREMIUM
<b>\$3,000,000</b> Total Policy Aggregate Limit of Liability for all Storage Tank Incidents				

**\*THE OPTIONAL TERRORISM RISK INSURANCE ACT (TRIA) PREMIUM AS QUOTED ABOVE IS THE ADDITIONAL PREMIUM THAT WILL BE INCLUDED IN THE TOTAL PREMIUM FOR THIS POLICY IF TRIA COVERAGE IS ELECTED. THIS CHARGE IS FOR TRIA COVERAGE PER THE ATTACHED DISCLOSURE LETTER. WE MUST RECEIVE A SIGNED COPY OF THE ATTACHED DISCLOSURE LETTER INDICATING THAT TRIA COVERAGE HAS BEEN ACCEPTED OR DECLINED.**

TERMS & CONDITIONS	
<b>Covered Storage Tanks:</b>	See attached Schedule of Covered Storage Tanks
<b>Policy Form:</b>	PF-31181 (10/10) TankSafe Policy Form (US) 10.2010 <u>As per policy form, known conditions under this policy are not covered.</u>
<b>Additional Terms &amp; Conditions:</b>	<ol style="list-style-type: none"> <li>Premium is 0% Minimum-Earned as of inception of the Policy</li> <li>PF-31156 (09/10) AST Aggregate Sublimit Of Liability</li> <li>PF-31650 (08/11) Basic Extended Reporting Period Amendatory (60 Days – Illinois Specific) Endorsement</li> <li>PF-31661 (08/11) Closure, Removal Or Replacement Amendatory (Illinois-Specific) Endorsement</li> <li>PF-54026 (02/20) Extended Reporting Period Scope Confirmation (First-Party Discovery) Endorsement</li> <li>PF-31653 (08/11) Financial Responsibility Condition Endorsement (Illinois Specific)</li> <li>PF-31174 (09/10) Loading And Unloading Coverage (Time Element Reporting) Endorsement</li> <li>PF-31164 (09/10) Schedule of Covered Storage Tanks</li> <li>PF-31178 (09/10) Tank Contents Amendatory (Broadening)</li> <li>PF-31182 (09/10) UST Aggregate Sublimit of Liability</li> <li>ALL-21101 (11/06) Trade Or Economic Sanctions Endorsement</li> <li>PF-31834a (02/20) Illinois Amendatory Endorsement</li> <li>CC-1K11j (03/21) Signatures</li> <li>ALL-34772 (11/11) Illinois Notice To Policyholders Regarding The Religious Freedom Protection and Civil Union Act</li> <li>ALL-18653d (07/14) Questions About Your Insurance?</li> <li>ALL-20887a (03/16) Chubb Producer Compensation Practices &amp; Policies</li> <li>ILP 001 01 04 U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders</li> </ol>
<b>TRIA Forms:</b>	<p><b>IF THE INSURED ELECTS TO PURCHASE TERRORISM COVERAGE PER THE ATTACHED DISCLOSURE LETTER FOR THE ADDITIONAL PREMIUM NOTED ABOVE, THE FOLLOWING ENDORSEMENTS WILL APPLY:</b></p> <ol style="list-style-type: none"> <li>PF-23728b (02/20) Terrorism Risk Insurance Act Endorsement</li> <li>TRIA11e (08/20) Disclosure Pursuant To Terrorism Risk Insurance Act</li> </ol> <p><b>IF THE INSURED ELECTS TO DECLINE TERRORISM COVERAGE PER THE ATTACHED DISCLOSURE LETTER, THE FOLLOWING ENDORSEMENTS WILL APPLY:</b></p> <ol style="list-style-type: none"> <li>TRIA24a (08/20) Policyholder Disclosure Notice of Terrorism Insurance Coverage</li> </ol>
<b>Value-Added Services</b>	Westchester Environmental is committed to developing long-term relationships with our valued insureds. It is our philosophy to partner with our insureds and become an extension of their risk management team, in an effort to enhance the environmental risk

management culture within their organization. Working with our insured's risk management team, Westchester Environmental will utilize Environmental Incident Alert, in addition to ESIS Health, Safety and Environmental Services, a Westchester loss control subsidiary, to customize and deliver quality environmental engineering risk control services focused on helping them minimize potential loss exposures. Environmental Incident Alert is a complimentary program developed to assist Westchester Environmental clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time) and mitigate potential liabilities associated with environmental releases.

**ALL TERMS, CONDITIONS, AND PRICING ARE SUBJECT TO RECEIPT, REVIEW, AND APPROVAL OF THE FOLLOWING, PRIOR TO BINDING:**

1. Receipt and review of completed, signed and dated Chubb TankSafe application and tank inventory, prior to binding.

<b>Policy Form</b>	<b>PF-31181 (10/10) TankSafe Policy Form (US) 10.2010</b>  This quotation contemplates the use of Westchester forms, issued on the paper indicated above in this document. All terms and conditions are per those forms and endorsements unless otherwise noted herein.
<b>OFAC</b>	OFAC NOTICE: The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency." OFAC has identified and listed numerous Foreign agents, Front organizations, Terrorists, Terrorist organizations, and Narcotics traffickers as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury's web site – <a href="http://www.treas.gov/ofac">http://www.treas.gov/ofac</a> . In accordance with OFAC regulations, if it is determined that you or any other proposed named insured has violated U.S. sanctions law or is a Specially Designated National or Blocked Person, as identified by OFAC, we reserve the right to withdraw this quote at any time prior to binding.
<b>TRIA</b>	<b>TRIA NOTICE:</b> Presently, the Terrorism Risk Insurance Act ("TRIA") expires on 12/31/27. The premium quoted above includes a separate premium charge for terrorism coverage over the entire Policy Period. In the unlikely event that you elect to receive TRIA coverage and it is not renewed before 12/31/27, or TRIA otherwise expires at some point during the Policy Period, we will refund the unearned portion of our TRIA premium to you on a pro-rata basis. In the event that new legislation is enacted requiring the Insurer to offer coverage for terrorism that is materially different than the coverage requirements included in the current version of TRIA that expires on 12/31/27, the Chubb Companies reserve the right to re-price and tailor TRIA coverage to conform with the statutory requirements and risks presented in the new legislation.
<b>Disclaimer</b>	<p>Please read this quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this quotation are not included. The terms and conditions of this quotation supersede the submitted insurance specifications and all prior proposals and binders. Actual coverage will be provided by and in accordance with the policy as issued.</p> <p>The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer.</p> <p>This quotation has been constructed on reliance of the data provided in the submission. A material change or misrepresentation of that data voids this quotation.</p>
<b>Premium Payment</b>	<b>IN THE EVENT COVERAGE IS BOUND, THE PREMIUM INDICATED ABOVE MUST BE REMITTED TO US WITHIN THIRTY (30) DAYS FROM THE DATE OF THE INVOICE AS OUTLINED ON YOUR AGENCY'S MONTHLY STATEMENT BILL.</b>
<b>eDelivery</b>	Acceptance of this quote indicates the insured's consent to accept delivery of the policy by electronic means, including delivery of the policy as an e-mail attachment. We will deliver the policy to the email address shown above. If the insured would like to withdraw their consent to electronic delivery and exclusively receive a printed paper copy of the policy, please contact the undersigned.
<b>Quotation Expiration</b>	<b>THIS BINDABLE QUOTATION SHALL EXPIRE AT 5:00 pm E.S.T. on: 01/01/2022</b>

Thank you for the opportunity to quote on this risk. For underwriting questions or concerns, please contact Jessica Woo at 678-795-4317 or [Jessica.Woo@westchester.com](mailto:Jessica.Woo@westchester.com).

## SCHEDULE OF COVERED STORAGE TANKS

<b>Insured Facility Name and Address</b>	<b>Tank ID No.</b>	<b>Tank Size (gal.)</b>	<b>Tank Type (UST or AST)</b>	<b>Retroactive Date</b>
City of Dekalb Street Division 1316 Market St. Dekalb, Illinois 60115	1	10,000	UST	05/01/2016
City of Dekalb Street Division 1316 Market St. Dekalb, Illinois 60115	2	550	UST	05/01/2016
City of Dekalb Street Division 1316 Market St. Dekalb, Illinois 60115	3	550	UST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb, Illinois 60115	1	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb, Illinois 60115	2	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb, Illinois 60115	3	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb, Illinois 60115	4	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb, Illinois 60115	5	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb, Illinois 60115	6	280	AST	05/01/2016

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015, 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017, 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 and 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 TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.**

**Acceptance or Rejection of Terrorism Insurance Coverage**

	I hereby elect to purchase terrorism coverage for a prospective premium of \$ <u>0</u>
	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

\_\_\_\_\_  
ACE American Insurance Company  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

**ACE American Insurance Company**  
Philadelphia, Pennsylvania

**TANKSAFE®**

**Storage Tank Liability Insurance  
Policy**

**DECLARATIONS**

This Policy is issued by the stock insurance company listed above (hereinafter *the Insurer*).

THIS POLICY PROVIDES COVERAGE FOR THIRD-PARTY LIABILITY ON A CLAIMS-MADE AND REPORTED BASIS, WHICH COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THIS POLICY ALSO PROVIDES COVERAGE FOR FIRST-PARTY REMEDIATION COSTS ON A DISCOVERED AND REPORTED BASIS, WHICH COVERS ONLY STORAGE TANK INCIDENTS FIRST DISCOVERED AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD. PLEASE READ THIS POLICY CAREFULLY. SOME OF THE PROVISIONS CONTAINED IN THIS POLICY RESTRICT COVERAGE, SPECIFY WHAT IS AND IS NOT COVERED AND DESIGNATE YOUR RIGHTS AND DUTIES. LEGAL DEFENSE EXPENSES ARE SUBJECT TO AND WILL ERODE A SEPARATE AGGREGATE LIMIT OF LIABILITY. LEGAL DEFENSE EXPENSES ARE ALSO SUBJECT TO THE DEDUCTIBLE. THE DECLARATIONS, TOGETHER WITH THE COMPLETED AND SIGNED APPLICATION, THIS POLICY FORM, AND ANY ENDORSEMENTS OR SCHEDULES ATTACHED TO THIS POLICY FORM, CONSTITUTE THE INSURANCE POLICY.

<b>Policy No.: Q3395654Q2021</b>	<b>Renewal of: New</b>								
<b>Item 1. First Named Insured: City of Dekalb</b> Principal Address: <b>164 E. Lincoln Hwy</b> <b>Dekalb, IL 60115</b>									
<b>Item 2. Policy Period: From 12:01 A.M. on 01/01/2022 to 12:01 A.M. on 01/01/2023</b> (Local time at the address shown in Item 1.)									
<b>Item 3. Retroactive Date: Per Schedule of Covered Storage Tank Endorsement</b>									
<b>Item 4. Limits of Liability:</b> <table><tr><td><b>a. \$1,000,000</b></td><td>Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs)</td></tr><tr><td><b>b. \$2,000,000</b></td><td>Aggregate Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents</td></tr><tr><td><b>c. \$1,000,000</b></td><td>Aggregate Limit of Liability for all Legal Defense Expenses for all Storage Tank Incidents</td></tr><tr><td><b>d. \$3,000,000</b></td><td><u>Total Policy Aggregate Limit of Liability for all Storage Tank Incidents</u></td></tr></table>		<b>a. \$1,000,000</b>	Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs)	<b>b. \$2,000,000</b>	Aggregate Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents	<b>c. \$1,000,000</b>	Aggregate Limit of Liability for all Legal Defense Expenses for all Storage Tank Incidents	<b>d. \$3,000,000</b>	<u>Total Policy Aggregate Limit of Liability for all Storage Tank Incidents</u>
<b>a. \$1,000,000</b>	Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs)								
<b>b. \$2,000,000</b>	Aggregate Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents								
<b>c. \$1,000,000</b>	Aggregate Limit of Liability for all Legal Defense Expenses for all Storage Tank Incidents								
<b>d. \$3,000,000</b>	<u>Total Policy Aggregate Limit of Liability for all Storage Tank Incidents</u>								
<b>Item 5. Deductible: \$5,000 Per Storage Tank Incident</b>									
<b>Item 6. Premium: \$8,267.00</b>									

\*This premium shall be 0% minimum-earned as of the inception date of the policy identified in Item 2., above.

**Item 7. Notice to Insurer:**

**a. Notice of Claim or Storage Tank Incident:**

Chubb Environmental Claims Manager  
Chubb USA Claims  
P.O. Box 5103  
Scranton, PA 18505-0510  
Fax: (866) 635-5687

First Notice Fax: (800) 951-4119

First Notice Email:

[CasualtyRiskEnvironmentalFirstNotice@chubb.com](mailto:CasualtyRiskEnvironmentalFirstNotice@chubb.com)

**b. All Other Notices:**

Environmental Underwriting Officer  
Chubb Environmental  
P.O. Box 1000  
436 Walnut Street – WA 07A  
Philadelphia, PA 19106

**Item 8. Schedule of Covered Underground Storage Tanks:  
Per Schedule of Covered Storage Tank Endorsement**

**Item 9. Schedule of Covered Aboveground Storage Tanks:  
Per Schedule of Covered Storage Tank Endorsement**

**Item 10. Producer Name and Address: INSURANCE PROGRAM MANAGERS GROUP LLC  
225 SMITH ROAD NULL  
SAINT CHARLES, IL 60174**

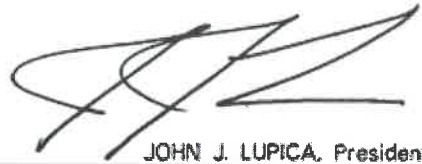
**Endorsements and Notices Attached at Policy Issuance:**

<b>Endorsement Number:</b>	<b>Form Number:</b>	<b>Form Name:</b>
001	PF-31156 (09/10)	AST Aggregate Sublimit Of Liability
002	PF-31650 (08/11)	Basic Extended Reporting Period Amendatory (60 Days – Illinois Specific) Endorsement
003	PF-31661 (08/11)	Closure, Removal Or Replacement Amendatory (Illinois-Specific) Endorsement
004	PF-54026 (02/20)	Extended Reporting Period Scope Confirmation (First-Party Discovery) Endorsement
005	PF-31653 (08/11)	Financial Responsibility Condition Endorsement (Illinois Specific)
006	PF-31174 (09/10)	Loading And Unloading Coverage (Time Element Reporting) Endorsement
007	PF-31164 (09/10)	Schedule of Covered Storage Tanks
008	PF-31178 (09/10)	Tank Contents Amendatory (Broadening)
009	PF-31182 (09/10)	UST Aggregate Sublimit of Liability
010	ALL-21101 (11/06)	Trade Or Economic Sanctions Endorsement
011	PF-23728b (02/20)	Terrorism Risk Insurance Act Endorsement
012	TRIA11e (08/20)	Disclosure Pursuant To Terrorism Risk Insurance Act
013	PF-31834a (02/20)	Illinois Amendatory Endorsement
014	CC-1K11j (03/21)	Signatures
	ALL-34772 (11/11)	Illinois Notice To Policyholders Regarding The Religious Freedom Protection and Civil Union Act
	ALL-18653d (07/14)	Questions About Your Insurance?
	ALL-20887a (03/16)	Chubb Producer Compensation Practices & Policies
	ILP 001 01 04	U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders

**IN WITNESS WHEREOF**, the Insurer has caused this Policy to be countersigned by a duly authorized representative of the Insurer.



DATE: \_\_\_\_\_  
MO/DAY/YR.



JOHN J. LUPICA, President  
AUTHORIZED REPRESENTATIVE

SPECIMEN



**CHUBB®**

**TANKSAFE®**

**Storage Tank Liability  
Insurance Policy**

This Policy is issued by the stock insurance company identified in the Declarations (hereinafter *the Insurer*).

THIS POLICY PROVIDES COVERAGE FOR THIRD-PARTY LIABILITY ON A CLAIMS-MADE AND REPORTED BASIS, WHICH COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THIS POLICY ALSO PROVIDES COVERAGE FOR FIRST-PARTY REMEDIATION COSTS ON A DISCOVERED AND REPORTED BASIS, WHICH COVERS ONLY STORAGE TANK INCIDENTS FIRST DISCOVERED AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD. PLEASE READ THIS POLICY CAREFULLY. SOME OF THE PROVISIONS CONTAINED IN THIS POLICY RESTRICT COVERAGE, SPECIFY WHAT IS AND IS NOT COVERED AND DESIGNATE YOUR RIGHTS AND DUTIES. LEGAL DEFENSE EXPENSES ARE SUBJECT TO AND WILL ERODE A SEPARATE AGGREGATE LIMIT OF LIABILITY. LEGAL DEFENSE EXPENSES ARE ALSO SUBJECT TO THE DEDUCTIBLE. THE DECLARATIONS, TOGETHER WITH THE COMPLETED AND SIGNED APPLICATION, THIS POLICY FORM, AND ANY ENDORSEMENTS OR SCHEDULES ATTACHED TO THIS POLICY FORM, CONSTITUTE THE INSURANCE POLICY.

Throughout this Policy the words *the Insurer* shall refer to the stock insurance company providing this insurance. Other words and phrases that appear in quotation marks have special meanings and are defined in Section IV., **DEFINITIONS**, of this Policy.

In consideration of the payment of the Premium and in reliance upon all statements made in the Application including the information furnished in connection therewith, and subject to all terms, definitions, conditions, exclusions, and limitations of this Policy, the Insurer agrees to provide insurance coverage to the "insured" as described herein.

**I. INSURING AGREEMENTS**

The Insurer agrees to pay on behalf of the "insured" for:

**A. THIRD-PARTY CLAIMS AND FIRST PARTY REMEDIATION COSTS (Coverage A.)**

"Claims" and "remediation costs", in excess of the deductible amount identified in Item 5. of the Declarations to this Policy, arising out of a "storage tank incident", provided that the "claim" is first made, or the "insured" first discovers the "storage tank incident", during the "policy period". Any such "claim" must be reported to the Insurer, in writing, during the "policy period" or any applicable "extended reporting period". Any such discovery of a "storage tank incident" must be reported to the Insurer, in writing, during the "policy period".

The coverage afforded pursuant to this Coverage A. only applies to "storage tank incidents" that first commence on or after the Retroactive Date, if any, identified in Item 3. of the Declarations and before the end of the "policy period". If no Retroactive Date is identified in the Declarations, or any endorsement attached to this Policy, the "storage tank incident" must first commence during the "policy period".

**B. LEGAL DEFENSE EXPENSES (Coverage B.)**

"Legal defense expense", in excess of the deductible amount identified in Item 5. of the Declarations to this Policy, necessarily incurred to respond to a "claim" pursuant to Coverage A., above, to which this insurance applies.

## II. LIMITS OF LIABILITY AND DEDUCTIBLE

- A. The Insurer's obligation to pay for "claims", "remediation costs" and "legal defense expenses" shall be reduced by the deductible amount identified in Item 5. of the Declarations to this Policy. If the sum of the "claim" or "remediation costs" is less than the Per Storage Tank Incident Limit of Liability identified in Item 4.a. of the Declarations, the Insurer may pay all or part of the deductible amount to effect settlement of any "claim". Upon notification of the Insurer's payment of such deductible amount, the "first named insured" shall promptly reimburse the Insurer for the deductible amount that the Insurer has paid on its behalf.
- B. One deductible shall apply to all "claims", "remediation costs" and "legal defense expenses" arising from the same, continuous, repeated, or related "storage tank incident".
- C. With respect to Coverage A., and subject to Subsections D. and F., below, the most the Insurer shall pay for all "claims" and "remediation costs" arising out of the same, continuous, repeated, or related "storage tank incident" is the Per Storage Tank Incident Limit of Liability identified in Item 4.a. of the Declarations to this Policy.
- D. With respect to Coverage A., and subject to Subsection F., below, the Aggregate Limit of Liability identified in Item 4.b of the Declarations to this Policy shall be the maximum liability of the Insurer pursuant to this Policy for all "claims" and "remediation costs" arising out of all "storage tank incidents" to which this insurance applies.
- E. With respect to Coverage B., and Subject to Subsection F., below, the Aggregate Limit of Liability identified in Item 4.c. of the Declarations to this Policy shall be the maximum liability of the Insurer pursuant to this Policy for "legal defense expense" necessarily incurred to respond to all "claims" arising out of all "storage tank incidents" to which this insurance applies.
- F. The Total Policy Aggregate Limit of Liability identified in Item 4.d. of the Declarations to this Policy shall be the maximum liability of the Insurer pursuant to this Policy with respect to all "claims", "remediation costs" and "legal defense expense" arising out of all "storage tank incidents" to which Coverages A. and B. of this insurance apply.
- G. If the Insurer or an affiliate has issued claims-made liability coverage for a "covered underground storage tank" or a "covered aboveground storage tank" in one or more policy periods, and a "storage tank incident" is first discovered and reported to the Insurer in accordance with the terms and conditions of this Policy, then:
  - 1. All such continuous, repeated, or related "storage tank incidents" that are subsequently reported to the Insurer during later policy periods shall be deemed to be one "storage tank incident" discovered during this "policy period"; and
  - 2. All "claims" arising out of a "storage tank incident" that was discovered during this "policy period", including any continuous, repeated, or related "storage tank incident", shall be deemed to have been first made and reported during this "policy period",and no other policy shall respond.

## III. DEFENSE AND SETTLEMENT

- A. The Insurer shall have the right and, subject to the deductible obligation identified in Item 5. of the Declarations to this Policy, the duty to defend the "insured" against any "claim" to which this insurance applies. The Insurer shall have no duty to defend the "insured" against any "claim" to which this insurance does not apply. The Insurer's duty to defend ends when:
  - 1. The Limits of Liability identified in Items 4.a., 4.b. or 4.d. are exhausted or are tendered into a court of applicable jurisdiction;
  - 2. The "insured" refuses a settlement offer as provided in Subsection D., below; or
  - 3. The Limits of Liability identified in Items 4.c. are exhausted,whichever occurs first.

- B. The Insurer shall have the right to select legal counsel to represent the "insured" for the investigation, adjustment, and defense of any "claims" covered pursuant to this Policy. Selection of legal counsel by the Insurer shall not be done without the consent of the "insured"; such consent shall not be unreasonably withheld. "Legal defense expenses" incurred prior to the selection of legal counsel by the Insurer shall not be covered pursuant to this Policy, or credited against the deductible.

In the event the "insured" is entitled by law to select independent counsel to defend itself at the Insurer's expense, the attorney fees and all other litigation expenses the Insurer must pay to that counsel are limited to the rates the Insurer actually pays to counsel that the Insurer normally retains in the ordinary course of business when defending "claims" or lawsuits of similar complexity in the jurisdiction where the "claim" arose or is being defended. In addition, the "insured" and the Insurer agree that the Insurer may exercise the right to require that such counsel: **1)** have certain minimum qualifications with respect to their competency, including experience in defending "claims" similar to those being asserted against the "insured"; **2)** maintain suitable errors and omissions insurance coverage; **3)** be located within a reasonable proximity to the jurisdiction of the "claim"; and **4)** agree in writing to respond in a timely manner to the Insurer's requests for information regarding the "claim". The "insured" may at anytime, by its signed consent, freely and fully waive its right to select independent counsel.

- C. "Legal defense expenses" reduce the Limits of Liability identified in Items **4.c.** and **4.d.** of the Declarations to this Policy and shall be subject to the deductible obligation.
- D. The Insurer shall present all settlement offers to the "insured". If the Insurer recommends a settlement which is acceptable to the claimants, within the Limits of Liability, and does not impose any additional unreasonable burdens on the "insured", and the "insured" refuses to consent to such settlement offer, then the Insurer's duty to defend shall end. The "insured" shall defend such "claim" independently. The Insurer's liability pursuant to this Policy shall not exceed the amount for which the "claim" could have been settled if the Insurer's recommendation had been accepted by the "insured", exclusive of the deductible obligation.

#### IV. COVERAGE TERRITORY

The coverage afforded pursuant to this Policy shall only apply to "storage tank incidents" located, and "claims" made, within the United States of America.

#### V. DEFINITIONS

- A. **"Additional insured"** means any person or entity specifically endorsed onto this Policy as an "additional insured", if any. Such "additional insured" shall maintain only those rights pursuant to this Policy as are specified by endorsement.
- B. **"Bodily injury"** means physical injury or illness, disease, mental anguish, or emotional distress sustained by any person, including death resulting therefrom.
- C. **"Claim"** means the written assertion of a legal right received by the "insured" from a third-party, including, but not limited to, suits or other actions alleging responsibility or liability on the part of the "insured" for "bodily injury" or "property damage" arising out of a "storage tank incident".
- D. **"Corrective action costs"** means expenses necessarily incurred by an "insured" to investigate, quantify, assess, monitor, abate, remove, dispose, treat, neutralize or immobilize "storage tank incidents" to the extent required by 40 CFR Sections 280.60-280.67 and 40 CFR Section 280.72 promulgated by the Federal Environmental Protection Agency, or other "environmental law".
- E. **"Covered aboveground storage tank"** means a stationary petroleum product-containing tank, and associated piping and appurtenances connected thereto, with less than ten percent (10%) of its volume below ground, but solely to the extent that such tank is identified in the Schedule of Covered Aboveground Storage Tanks identified in Item 9. of the Declarations to this Policy, or any Schedule of Covered Storage Tanks added to this Policy by endorsement.
- F. **"Covered underground storage tank"** means a petroleum product-containing tank, and associated piping and appurtenances connected thereto, with more than ten percent (10%) of its volume below ground, but solely to the extent that such tank is identified in the Schedule of Covered Underground

Storage Tanks identified in Item 8. of the Declarations to this Policy, or any Schedule of Covered Storage Tanks added to this Policy by endorsement.

- G. **"Emergency response"** means actions taken by the "insured" to abate and/or respond to an imminent and substantial threat to human health or the environment arising from a "storage tank incident".
- H. **"Environmental laws"** means any federal, state, municipal or other local laws, statutes, ordinances, regulations, and all amendments thereto, including state voluntary cleanup programs or risk-based corrective action guidance, governing the liabilities and legal obligations of the "insured" with respect to "covered aboveground storage tanks" or "covered underground storage tanks".
- I. **"Extended reporting period"** means the additional period of time in which to report a "claim" first made against the "insured" during or subsequent to the end of the "policy period" arising from a "storage tank incident" to which this insurance applies. Such "storage tank incident" must commence on or after any applicable Retroactive Date identified in Item 3. of the Declarations to this Policy, but before the end of the "policy period". If no Retroactive Date is identified in the Declarations or any endorsement attached to this Policy, the "storage tank incident" must first commence during the "policy period".
- J. **"First named insured"** means the person or entity as identified in Item 1. of the Declarations to this Policy. The "first named insured" is the party responsible for the payment of any premiums and the payment of any applicable deductible amounts. The "first named insured" shall also serve as the sole agent on behalf of all "insureds" with respect to the provision and receipt of notices, including notice of cancellation or non-renewal, receipt and acceptance of any endorsements or any other changes to this Policy, return of any premium, assignment of any interest pursuant to this Policy, as well as the exercise of any applicable "extended reporting period", unless any such responsibilities are otherwise designated by endorsement.
- K. **"Government action"** means action taken or liability imposed by any federal, state, municipal or other local government agency or body acting pursuant to the authority of "environmental laws".
- L. **"Insured"** means the "first named insured", any "named insured", any "additional insured", and any past or present director or officer of, partner in, or employee of, any "insured" while acting within the scope of his or her duties as such.
- M. **"Legal defense expense"** means reasonable legal costs, charges, and expenses, including expert charges, incurred by the "insured" in the investigation, adjustment, or defense of a "claim".
- N. **"Named insured"** means any person or entity specifically endorsed onto this Policy as a "named insured", if any. Such "named insured" shall maintain the same scope of coverage pursuant to this Policy as the "first named insured".
- O. **"Natural resource damages"** means damages for, injury to, destruction of, or loss of fish, wildlife, biota, land, air, water, groundwater, drinking water supplies, and other similar resources belonging to, managed by, held in trust by, appertaining to, or otherwise controlled by the United States, any state or local government, or any Native American Tribe, including the reasonable costs of assessing such injury, destruction or loss resulting therefrom.
- P. **"Policy period"** means that period of time identified in Item 2. of the Declarations to this Policy, or any shorter period resulting from the cancellation of this Policy.
- Q. **"Pollution condition"** means any spilling, leaking, emitting, discharging, dispersing, seeping, escaping or releasing of the contents of any "covered underground storage tank" or "covered aboveground storage tank" into surface soils, subsurface soils, surface water, sediments or groundwater.
- R. **"Property damage"** means:
  - 1. Physical injury to, or destruction of, tangible property of a third-party, including all resulting loss of use of that property;
  - 2. Loss of use of tangible property of a third-party, that is not physically injured or destroyed;
  - 3. Diminished value of tangible property owned by a third-party; or
  - 4. "Natural resource damages".



**S. "Remediation costs" means :**

1. With respect to "covered aboveground storage tanks", only, reasonable expenses incurred to investigate, quantify, monitor, mitigate, abate, remove, dispose, treat, neutralize, or immobilize a "storage tank incident" to the extent required by "environmental law"; and
2. With respect to "covered underground ground storage tanks", only, "corrective action costs".

"Remediation costs" shall also include:

1. Reasonable legal cost, where such cost has been incurred by an "insured" with the written consent of the Insurer; and
2. "Replacement costs".

**T. "Replacement costs"** means reasonable expenses required to restore, repair or replace real property, or physical improvements thereto, damaged during the course of responding to a "storage tank incident". "Replacement costs" do not include costs associated with improvements or betterments, or any costs associated with the repair, replacement, or upgrading of any "covered underground storage tank" or "covered aboveground storage tank".

**U. "Responsible insured"** means any employee of a "named insured" responsible for environmental affairs, control, or compliance, and any officer of, director of, or partner in, a "named insured".

**V. "Storage tank incident"** means a "pollution condition" resulting from a "covered underground storage tank" or a "covered aboveground storage tank". The entirety of continuous or repeated "pollution conditions" resulting from the same "covered underground storage tank" or "covered aboveground storage tank" shall be deemed to be one "storage tank incident".

**W. "Terrorism"** means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
  - a. Use or threat of force or violence; or
  - b. Commission or threat of a dangerous act; or
  - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
  - a. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
  - b. It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**X. "War"** means war, whether or not declared, civil war, martial law, insurrection, revolution, invasion, bombardment or any use of military force, usurped power or confiscation, nationalization or damage of property by any government, military or other authority.

## **VI. EXCLUSIONS**

This insurance does not apply to:

### **A. Contractual Liability**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to any liability of others assumed by an "insured" through contract or agreement, except if the liability would have attached to such "insured" in the absence of such contract or agreement.

This exclusion does not apply to those contracts identified in the Schedule of Insured Contracts endorsed to this Policy, if any.

## **B. Employers Liability**

"Claims" for "bodily injury" to:

1. An "insured" or an employee of its parent, subsidiary or affiliate
  - a. Arising out of and in the course of employment by the "insured" or its parent, subsidiary or affiliate; or
  - b. Performing duties related to the conduct of the "named insured's" business.
2. The spouse, child, parent, brother or sister of such "insured" or employee of its parent, subsidiary or affiliate as a consequence of Paragraph 1., above.

This exclusion shall apply:

1. Whether the "insured" may be liable as an employer or in any other capacity;
2. To any obligation to share damages with or repay someone else who must pay damages because of such "bodily injury"; and
3. To all "legal defense expense" associated with such "claims".

## **C. Fines and Penalties**

Payment of fines, penalties, punitive, exemplary or multiplied damages, or any associated "claims" seeking exclusively injunctive relief in addition to such fines, penalties or damages.

This exclusion shall apply to any "legal defense expense" associated with such fines, penalties or damages.

## **D. First-Party Property Damage**

"Claims" or "legal defense expenses" arising out of or related to damage to real or personal property owned by, leased to, loaned to, or rented by, an "insured", or otherwise in the care, custody, or control of an "insured".

This exclusion does not apply to "remediation costs".

## **E. Fraud or Misrepresentation**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to fraudulent acts or material misrepresentations on the part of any "insured", which would have affected the Insurer's decision to issue this Policy pursuant to the financial terms identified in the Declarations of this Policy.

## **F. Known Conditions**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to "storage tank incidents" in existence prior to the "policy period" and reported to a "responsible insured", but not disclosed to the Insurer in writing.

## **G. Insured's Internal Expenses**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to expenses incurred by an "insured" for services performed by salaried staff or employees of an "insured".

## **H. Intentional Non-Compliance**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to the intentional disregard of, or knowing, willful or deliberate non-compliance with, any statute, regulation, administrative complaint, notice of violation, notice letter, instruction of any governmental agency or body, or executive, judicial or administrative order by a "responsible insured".

## **I. Lead-Based Paint and Asbestos**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to the presence of lead-based paint, asbestos, or asbestos-containing materials, in, on, or applied to any structure, including, but not limited to, a "covered underground storage tank" or "covered aboveground storage tank".

## **J. Nuclear Hazard**

1. "Claims", "remediation costs" or "legal defense expenses":
  - a. With respect to which the "insured" pursuant to this Policy is also an "insured" pursuant to a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, or Nuclear Insurance Association of Canada, or would be an "insured" pursuant to any such policy but for its termination upon exhaustion of its limits of liability; or
  - b. Resulting from the hazardous properties of nuclear material and with respect to which:
    - (1) Any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof; or
    - (2) The "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, pursuant to any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
2. "Claims", "remediation costs" or "legal defense expenses" arising out of or related to the hazardous properties of nuclear material, if:
  - a. The nuclear material
    - (1) Is at any nuclear facility owned by, or operated by or on behalf of the "insured"; or
    - (2) Has been discharged or dispersed therefrom;
  - b. The nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of the "insured"; or
  - c. The "bodily injury" or "property damage" arises out of the furnishing by the "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, located within the United States of America, its territories or possessions or Canada.
3. As used in this exclusion:
  - a. Hazardous properties include radioactive, toxic, or explosive properties.
  - b. Nuclear material means source material, special nuclear material, or byproduct material.
  - c. Source material, special nuclear material, and byproduct material have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.
  - d. Spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor.
  - e. Waste means any waste material:
    - (1) Containing byproduct material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its source material content; and
    - (2) Resulting from the operation by any person or organization of any nuclear facility included pursuant to the first two paragraphs of the definition of nuclear facility;
  - f. Nuclear facility means:
    - (1) Any nuclear reactor;
    - (2) Any equipment or device designed or used for
      - (a) Separating the isotopes of uranium or plutonium;
      - (b) Processing or utilizing spent fuel; or

(c) Handling, processing or packaging waste;

(3) Any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(4) Any structure, basin, excavation, premises, or place prepared or used for the storage or disposal of waste;

(5) The site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

g. Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

h. "Property damage" includes all forms of radioactive contamination of property.

#### **K. Regulatory Compliance**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to any "storage tank incident" involving a "covered aboveground storage tank" or "covered underground storage tank" that was not in compliance with all applicable "environmental laws" prior to such "storage tank incident".

#### **L. Storage Tank Contents**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to costs associated with the loss, removal, replacement, re-use, or recycling of the contents of any "covered underground storage tank" or "covered aboveground storage tank".

#### **M. War or Terrorism**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to "storage tank incidents" attributable, whether directly or indirectly, to any acts that involve, or that involve preparation for, "war" or "terrorism" regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.

### **VII. REPORTING AND COOPERATION**

A. The "insured" must see to it that the Insurer receives written notice of any "claim" or "storage tank incident", as soon as possible, but in no event more than seven (7) days after a "responsible insured" first became aware of, or should have become aware of, such "claim" or "storage tank incident". Such notice shall be provided to the Insurer at the address identified in Item 7.a. of the Declarations to this Policy and should include reasonably detailed information as to:

1. The identity of the "insured", including contact information for an appropriate person to contact regarding the handling of the "claim" or "storage tank incident";
2. The identity of "covered aboveground storage tank" or "covered underground storage tank";
3. The nature of the "claim" or "storage tank incident"; and
4. Any steps undertaken by the "insured" to respond to the "claim" or "storage tank incident".

B. The "insured" must:

1. Immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with any "claim";
2. Authorize the Insurer to obtain records and other information;
3. Cooperate with the Insurer in the investigation, settlement or defense of the "claim";



4. Assist the Insurer, upon the Insurer's request, in the enforcement of any right against any person or organization which may be liable to the "insured" because of "bodily injury", "property damage", "remediation costs" or "legal defense expense" to which this Policy may apply; and
  5. Provide the Insurer with such information and cooperation as it may reasonably require.
- C. No "insured" shall make or authorize an admission of liability or attempt to settle or otherwise dispose of any "claim" without the written consent of the Insurer. Nor shall any "insured" incur any "remediation costs" without the prior express written consent of the Insurer, except in the event of an "emergency response".
- D. Upon the discovery of a "storage tank incident", the "insured" shall make every attempt to mitigate any loss and comply with applicable "environmental laws". The "insured" must cooperate with the Insurer in the selection and retention of qualified contractors or consultants. The Insurer shall have the primary responsibility, but not the duty, to select, retain, and oversee such contractors or consultants, on behalf of the "insured". Any "remediation costs" incurred by the Insurer shall be deemed incurred by the "insured", and shall be subject to the deductible obligation and Limits of Liability of this Policy.

#### **VIII. EXTENDED REPORTING PERIOD**

- A. The "first named insured" shall be entitled to a basic "extended reporting period", and may purchase an optional supplemental "extended reporting period", following cancellation, as described Section **IX., GENERAL CONDITIONS**, Subsection **A.**, or nonrenewal.
- B. "Extended reporting periods" shall not reinstate or increase the Limits of Liability. "Extended reporting periods" shall not extend the "policy period" or change the scope of coverage provided. A "claim" first made against an "insured" and reported to the Insurer within the basic "extended reporting period" or supplemental "extended reporting period", whichever is applicable, shall be deemed to have been made on the last day of the "policy period".
- C. Provided the "first named insured" has not purchased any other insurance to replace this Policy, the "named insured" shall have a one hundred and eighty (180) day basic "extended reporting period" without additional charge.
- D. Provided the "first named insured" has not purchased any other insurance to replace this Policy, the "named insured" shall also be entitled to purchase a supplemental "extended reporting period" of up to thirty (30) months for not more than two hundred percent (200%) of the full Premium identified in Item 6. of the Declarations to this Policy. Such supplemental "extended reporting period" starts when the basic "extended reporting period" ends. The Insurer shall issue an endorsement providing a supplemental "extended reporting period" provided that the "first named insured":
1. Makes a written request, to the address identified in Item 7.b. of the Declarations to this Policy, for such endorsement which the Insurer receives prior to the expiration of the "policy period"; and
  2. Pays the additional Premium when due. If that additional Premium is paid when due, the supplemental "extended reporting period" may not be cancelled by the Insurer, provided that all other terms and conditions of the Policy are met.

#### **IX. GENERAL CONDITIONS**

##### **A. Cancellation**

1. This Policy may be cancelled only by the "first named insured", or through the "first named insured's" agent, by mailing to the Insurer at the address identified in Item 7.b. of the Declarations to this Policy, written notice stating when such cancellation shall be effective.
2. This Policy may be cancelled by the Insurer for the following reasons:
  - a. Non-payment of premium;
  - b. Fraud or material misrepresentation on the part of any "insured; or

- c. Change in use or operation of a "covered underground storage tank" or "covered aboveground storage tank" from the use contemplated in the Application and supporting materials that materially increases the likelihood of "claims" or "storage tank incidents",

by mailing to the "first named insured" at the "first named insured's" last known address, written notice stating when, not less than sixty (60) days thereafter, fifteen (15) days if cancellation is for non-payment of any unpaid portion of the premium, such cancellation shall be effective. The mailing of notice shall be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall be the end of the "policy period".

Subparagraph 2.b., herein, shall apply only to that "insured" that engages in the fraud or misrepresentation, or any other "insured" who is a parent corporation, subsidiary, employer of, or otherwise affiliated by ownership with, such "insured".

3. In the event of cancellation, the premium percentage identified in Item 6. of the Declarations to this Policy shall be the minimum-earned premium upon the inception date of this Policy. Thereafter, the remaining unearned premium, if any, shall be deemed earned by the Insurer on a *pro rata* basis over the remainder of the "policy period". Any unearned premium amounts due the "first named insured" upon cancellation of this Policy shall be calculated on a *pro rata* basis and refunded within thirty (30) days of the effective date of cancellation.

#### **B. Inspection and Audit**

To the extent of the "insured's" ability to provide such access, and with reasonable notice to the "insured", the Insurer shall be permitted, but not obligated, to inspect any "covered aboveground storage tank" or "covered underground storage tank". The "insured" shall have the concurrent right to collect split samples. Neither the Insurer's right to make inspections, the making of said inspections, nor any report thereon, shall constitute an undertaking, on behalf of or for the benefit of the "insured" or others, to determine or warrant that such property or operations are safe or in compliance with "environmental laws", or any other laws.

The Insurer may examine and audit the "insured's" books and records during this "policy period" and extensions thereof and within three (3) years after the final termination of this Policy.

#### **C. Legal Action Against the Insurer**

No person or organization other than an "insured" has a right pursuant to this Policy:

1. To join the Insurer as a party or otherwise bring the Insurer into a suit against any "insured"; or
2. To sue the Insurer in connection with this insurance unless all of the Policy terms have been fully complied with.

#### **D. Bankruptcy**

The insolvency or bankruptcy of any "insured" or any "insured's" estate shall not relieve the Insurer of its obligations pursuant to this Policy. However, any such insolvency or bankruptcy of the "insured" or any "insured's" estate shall not relieve the "first named insured" of its deductible obligation pursuant to this Policy. This insurance shall not replace any other insurance to which this Policy is excess, nor shall this Policy drop down to be primary, in the event of the insolvency or bankruptcy of any underlying insurer.

#### **E. Subrogation**

In the event of any payment pursuant to this Policy by the Insurer, the Insurer shall be subrogated to all of the rights of recovery against any person or organization, and the "insured" shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The "insureds" shall do nothing to prejudice such rights. Any recovery as a result of subrogation proceedings arising pursuant to this Policy shall accrue first to the "insureds" to the extent of any payments in excess of the limit of coverage; then to the Insurer to the extent of its payment pursuant to the Policy; and then to the "insured" to the extent of the deductible. Expenses incurred in such subrogation proceedings shall be apportioned among the interested parties in the recovery in the proportion that each interested party's share in the recovery bears to the total recovery.

**F. Representations**

By accepting this Policy, the "first named insured" agrees that:

1. The statements in the Declarations, schedules, and application for this Policy are accurate and complete;
2. Those statements are based upon representations the "first named insured" made to the Insurer; and
3. This Policy has been issued in reliance upon the "first named insured's" representations.

**G. Separation of Insureds**

Except with respect to the Limits of Liability, Cancellation Conditions 2.a. and 2.c., the Fraud or Misrepresentation Exclusion, the Intentional Non-Compliance Exclusion, the Known Conditions Exclusion, the Regulatory Compliance Exclusion and any obligations specifically assigned to the "first named insured", this Policy applies:

1. As if each "named insured" were the only "insured"; and
2. Separately to each "named insured" against whom a "claim" is made.

**H. Other Insurance**

If other valid and collectible insurance is available to any "insured" covering a loss also covered by this Policy, other than a policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.

**I. Jurisdiction and Venue**

It is agreed that in the event of the failure of the Insurer to pay any amount claimed to be due hereunder, the Insurer and the "insured" shall submit to the exclusive jurisdiction of the State of New York and shall comply with all requirements necessary to give such court jurisdiction. Nothing in this clause constitutes or should be understood to constitute a waiver of the Insurer's right to remove an action to a United States District Court.

**J. Choice of Law**

All matters arising hereunder including questions relating to the validity, interpretation, performance, and enforcement of this Policy, including the rights, duties and obligations thereunder, shall be determined in accordance with the law and practices of the State of New York.

**K. Changes and Assignment**

Notice to or knowledge possessed by any person shall not effect waiver or change in any part of this Policy or estop the Insurer from asserting any right pursuant to the terms of this Policy. The terms, definitions, conditions, exclusions and limitations of this Policy shall not be waived or changed, and no assignment of any interest in this Policy shall bind the Insurer, except as provided by endorsement and attached to this Policy.

**L. Headings**

The descriptions in the headings and sub-headings of this Policy are inserted solely for convenience and do not constitute any part of the terms or conditions hereof.

**M. Consent**

Where the consent of the Insurer, or an "insured", is required pursuant to this Policy, such consent shall not be unreasonably withheld, delayed, conditioned, or denied.

**ABOVEGROUND STORAGE TANKS AGGREGATE SUBLIMIT OF LIABILITY  
ENDORSEMENT**

Named Insured City of Dekalb			Endorsement Number 001
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

The "insured" and the Insurer hereby agree to the following changes to this Policy:

**Aboveground Storage Tank Aggregate Sublimit of Liability: \$ 1,000,000**

The Aboveground Storage Tank Aggregate Sublimit of Liability shall be the maximum amount the Insurer shall pay for all "claims" and "remediation costs" arising out of "storage tank incidents" involving "aboveground storage tanks" to which this Policy applies. The Aboveground Storage Tank Aggregate Sublimit of Liability shall be subject to the Limits of Liability identified in Items **4.a**, **4.b**, and **4.d**. of the Declarations to this Policy. Under no circumstance shall the Insurer be liable to pay any amount in excess of those Limits of Liability.

All other terms and conditions of the Policy remain unchanged.

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Authorized Representative

**BASIC EXTENDED REPORTING PERIOD AMENDATORY (60 DAYS – ILLINOIS SPECIFIC)  
ENDORSEMENT**

Named Insured City of Dekalb			Endorsement Number 002
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

The "insured" and the Insurer hereby agree to the following changes to this Policy:

Section **VIII.**, **EXTENDED REPORTING PERIOD**, Subsections **C.** and **D.**, of this Policy are hereby deleted in their entirety and replaced with the following:

- C.** Provided the first "named insured" identified in Item 1. of the Declarations to this Policy has not purchased any other insurance to replace this Policy, the "named insured" shall have a sixty (60) day basic "extended reporting period" without additional charge.
- D.** Provided the first "named insured" identified in Item 1. of the Declarations to this Policy has not purchased any other insurance to replace this Policy, the "named insured" shall also be entitled to purchase a supplemental "extended reporting period" of up to thirty-four (34) months for not more than two hundred percent (200%) of the full Premium identified in Item 6. of the Declarations to this Policy. In the event that the Aggregate Limit of Liability identified in Item 2.b. of the Declarations to this Policy has been reduced during the "policy period" or basic "extended reporting period", such Aggregate Limit of Liability shall be reinstated to an amount equal to one hundred percent (100%) of the original Aggregate Limit of Liability for the duration of any optional supplemental "extended reporting period". Such supplemental "extended reporting period" starts when the basic "extended reporting period" ends. The Insurer shall issue an endorsement providing a supplemental "extended reporting period" provided that the "first named insured":
  - 1. Makes a written request, to the address identified in Item 7.b. of the Declarations to this Policy, for such endorsement which the Insurer receives within sixty (60) days following expiration of the "policy period"; and
  - 2. Pays the additional Premium when due. If that additional Premium is paid when due, the supplemental "extended reporting period" may not be cancelled by the Insurer, provided that all other terms and conditions of the Policy are met.

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative



## CLOSURE, REMOVAL OR REPLACEMENT AMENDATORY (Illinois-Specific) ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 003
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The "insured" and the Insurer hereby agree to the following changes to this Policy:

**I. Section VI., EXCLUSIONS, of this Policy is hereby amended by addition of the following:**

**Out-of-Service or Replacement Tanks**

"Claims", "remediation costs" or "legal defense expense" arising out of or related to "storage tank incidents" in any way involving a "covered aboveground storage tank" or "covered underground storage tank" first commencing after such "covered aboveground storage tank" or "covered underground storage tank" has been: **1)** closed-in place; or **2)** replaced, during the "policy period", unless the Insurer has been provided with prior written notice of such action in strict conformance with Section VII., **Reporting and Cooperation**, of this Policy, and the Insurer's intent to continue to provide prospective coverage for such "covered aboveground storage tank" or "covered underground storage tank" has been explicitly confirmed via endorsement to this Policy.

**II. Section VII., Reporting and Cooperation, of this Policy is hereby amended by addition of the following:**

**Notice of Removal or Replacement**

The first "named insured" identified in Item 1. of the Declarations to this Policy must provide written notice to the Insurer of any "insured's" intent to repair, close-in-place, remove from service and/or replace any "covered underground storage tanks" or "covered aboveground storage tanks". Such notice must be provided to the Insurer at the address identified in Item 7.a. no fewer than five (5) business days prior to the commencement date of any intrusive repair, closure-in-place, removal from service and/or replacement activities pertaining to the "covered underground storage tanks" or "covered aboveground storage tanks", and any operational system components thereof.

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative

## EXTENDED REPORTING PERIOD SCOPE CONFIRMATION (FIRST-PARTY DISCOVERY) ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 004
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**This endorsement modifies all insurance provided under the following:**

#### TANKSAFE® STORAGE TANK LIABILITY INSURANCE POLICY

The “insured” and the Insurer hereby agree to the following changes to this Policy:

- I.** The notice banner on the Declarations and Page 1. of this Policy is hereby deleted in its entirety and replaced with the following:

**THIS POLICY PROVIDES COVERAGE FOR THIRD-PARTY LIABILITY ON A CLAIMS-MADE AND REPORTED BASIS, WHICH COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THIS POLICY ALSO PROVIDES COVERAGE FOR FIRST-PARTY REMEDIATION COSTS ON A DISCOVERED AND REPORTED BASIS, WHICH COVERS ONLY STORAGE TANK INCIDENTS FIRST DISCOVERED AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. PLEASE READ THIS POLICY CAREFULLY. SOME OF THE PROVISIONS CONTAINED IN THIS POLICY RESTRICT COVERAGE, SPECIFY WHAT IS AND IS NOT COVERED AND DESIGNATE YOUR RIGHTS AND DUTIES. LEGAL DEFENSE EXPENSES FOR EXPOSURES RELATED TO COVERED UNDERGROUND STORAGE TANKS, ONLY, ARE SUBJECT TO AND WILL ERODE A SEPARATE AGGREGATE LIMIT OF LIABILITY. LEGAL DEFENSE EXPENSES, GENERALLY, ARE ALSO SUBJECT TO THE DEDUCTIBLE.**

- II.** Section I., **INSURING AGREEMENTS**, Subsection A., **THIRD-PARTY CLAIMS AND FIRST-PARTY REMEDIATION COSTS**, of this Policy is hereby deleted in its entirety and replaced with the following:

**A. THIRD-PARTY CLAIMS AND FIRST-PARTY REMEDIATION COSTS (Coverage A.)**

“Claims” and “remediation costs”, in excess of the deductible amount identified in Item 5. of the Declarations to this Policy, arising out of a “storage tank incident”, provided that the “claim” is first made, or the “insured” first discovers the “storage tank incident” that results in such “remediation costs”, during the “policy period”. Any such “claim” or discovery of a “storage tank incident” must be reported to the Insurer, in writing, during the “policy period” or any applicable “extended reporting period”.

The coverage afforded pursuant to this Coverage A. only applies to “storage tank incidents” that first commence on or after the Retroactive Date, if any, identified in Item 3. of the Declarations and before the end of the “policy period”. If no Retroactive Date is identified in the Declarations, or any endorsement attached to this Policy, the “storage tank incident” must first commence during the “policy period”.

- III.** Section V., **DEFINITIONS**, Subsection I., of this Policy is hereby deleted in its entirety and replaced with the following:

- I.** “**Extended reporting period**” means the additional period of time in which to report:

- 1.** A “claim” first made against; or

2. The discovery of a "storage tank incident" by,

the "insured" during or subsequent to the end of the "policy period" arising from a "storage tank incident" to which this insurance applies. Such "storage tank incident" must commence on or after any applicable Retroactive Date identified in Item 3. of the Declarations to this Policy, but before the end of the "policy period". If no Retroactive Date is identified in the Declarations or any endorsement attached to this Policy, the "storage tank incident" must first commence during the "policy period".

**IV. Section VIII., EXTENDED REPORTING PERIOD, Subsections A. through D., of this Policy are hereby deleted in their entirety and replaced with the following:**

- A.** The first "named insured" identified in Item 1. of the Declarations to this Policy shall be entitled to a basic "extended reporting period", and may purchase an optional supplemental "extended reporting period", following:
1. Cancellation, as described Section IX., GENERAL CONDITIONS, Subsection A., or nonrenewal of this Policy in its entirety; or,
  2. With respect to any specific subset of the "covered underground storage tanks" or "covered aboveground storage tanks" covered pursuant to this Policy, the deletion of coverage for such subset during the "policy period" or any corresponding nonrenewal of coverage.
- B.** "Extended reporting periods" shall not extend the "policy period" or change the scope of coverage provided. A "claim" first made against an "insured" and reported to the Insurer within the basic "extended reporting period" or supplemental "extended reporting period", whichever is applicable, shall be deemed to have been made on the last day of the "policy period". A "storage tank incident" first discovered by an "insured" and reported to the Insurer within the basic "extended reporting period" or supplemental "extended reporting period", whichever is applicable, shall be deemed to have been discovered on the last day of the "policy period".
- C.** Provided the first "named insured" identified in Item 1. of the Declarations to this Policy has not purchased any other insurance to replace this Policy, or any such replacement insurance contains a retroactive date that is more recent than the corresponding retroactive date contained in this Policy, the "named insured" shall have a one hundred and eighty (180) day basic "extended reporting period" without additional charge.
- D.** Provided first "named insured" identified in Item 1. of the Declarations to this Policy has not purchased any other insurance to replace this Policy, or any such replacement insurance contains a retroactive date that is more recent than the corresponding retroactive date contained in this Policy, the "named insured" shall also be entitled to purchase a supplemental "extended reporting period" of up to thirty (30) months for not more than two hundred percent (200%) of the full Premium identified in Item 6. of the Declarations to this Policy. In the event that the Aggregate Limit of Liability identified in Item 2.b. of the Declarations to this Policy has been reduced during the "policy period" or basic "extended reporting period", such Aggregate Limit of Liability shall be reinstated to an amount equal to one hundred percent (100%) of the original Aggregate Limit of Liability for the duration of any optional supplemental "extended reporting period". Such supplemental "extended reporting period" starts when the basic "extended reporting period" ends. The Insurer shall issue an endorsement providing a supplemental "extended reporting period" provided that the first "named insured" identified in Item 1. of the Declarations to this Policy:
1. Makes a written request, to the address identified in Item 7.b. of the Declarations to this Policy, for such endorsement which the Insurer receives within sixty (60) days following expiration of the "policy period"; and
  2. Pays the additional Premium when due. If that additional Premium is paid when due, the supplemental "extended reporting period" may not be cancelled by the Insurer, provided that all other terms and conditions of the Policy are met.



All other terms and conditions of this Policy remain unchanged.

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Authorized Representative

SPECIMEN

## FINANCIAL RESPONSIBILITY CONDITION ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 005
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The "insured" and the Insurer hereby agree to the following changes to this Policy:

Section **IX., CONDITIONS**, of this Policy is hereby amended by addition of the following:

#### Financial Responsibility And Reimbursement

If this Policy is issued to certify an "insured's" compliance with Federal or State financial responsibility requirements with respect to "covered aboveground storage tanks" or "covered underground storage tanks", the Insurer shall comply with such financial responsibility requirements. Notwithstanding the foregoing, the first "named insured" identified in Item 1. of the Declarations to this Policy agrees to reimburse the Insurer for any payment made by the Insurer on behalf of any "insured", which the Insurer would not have otherwise been obligated to make under the terms and conditions of this Policy, but for: **1)** the agreement contained in the first sentence of this condition, above; **2)** the Insurer's issuance of an amendatory endorsement to this Policy tracking specific, obligatory Federal or State statutory or regulatory language required for use of insurance as a storage tank financial responsibility mechanism; or **3)** the Insurer's issuance of a Certificate evidencing this Policy satisfies the requirements of any Federal or State storage tank financial responsibility program.

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative

**LOADING AND UNLOADING COVERAGE (TIME ELEMENT REPORTING)  
ENDORSEMENT**

Named Insured City of Dekalb			Endorsement Number 006
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THE COVERAGE AFFORDED PURSUANT TO THIS ENDORSEMENT IS LIMITED BY A DEFINED REPORTING PERIOD AND, THEREFORE, COVERS ONLY CLAIMS AND REMEDIATION COSTS THAT ARISE OUT OF LOADING AND UNLOADING RELATED POLLUTION CONDITIONS THAT ARE REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR THE DEFINED REPORTING PERIOD CONTAINED HEREIN. PLEASE READ THIS ENDORSEMENT CAREFULLY.**

The "insured" and the Insurer hereby agree to the following changes to this Policy:

I. Section V., **DEFINITIONS**, Subsection Q., of this Policy is hereby amended by addition of the following:

Q. **"Pollution condition"** also means the inadvertent spilling, leaking, discharging, escaping or releasing of the contents of any "covered underground storage tank" or "covered aboveground storage tank" into surface soils, subsurface soils, surface water, sediments or groundwater during the loading or unloading of such "covered underground storage tank" or "covered aboveground storage tank".

II. Notwithstanding anything contained in the general reporting obligations identified in Section VII. of this Policy which might be construed otherwise, it is a condition precedent to the coverage afforded pursuant to this Endorsement for loading and unloading-related "storage tank incident" that the "insured" provide written notice of such "storage tank incident" to the Insurer within **seventy-two (72) hours** of the event giving rise to such "storage tank incident".

All other terms and conditions of the Policy remain unchanged.

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Authorized Representative

## SCHEDULE OF COVERED STORAGE TANKS ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 007
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The "insured" and the Insurer agree that the storage tanks identified in the Schedule of Covered Storage Tanks, below, have been added to this Policy as "covered underground storage tanks" or "covered aboveground storage tanks", as applicable.

#### Schedule of Covered Storage Tanks

Insured's Facility Name and Address	Tank ID No.	Tank Size (gal.)	Tank Type (UST or AST)	Retroactive Date
City of Dekalb Street Division 1316 Market St. Dekalb IL 60115	1	10,000	UST	05/01/2016
City of Dekalb Street Division 1316 Market St. Dekalb IL 60115	2	550	UST	05/01/2016
City of Dekalb Street Division 1316 Market St. Dekalb IL 60115	3	550	UST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb IL 60115	1	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb IL 60115	2	280	AST	05/01/2016

City of Dekalb Public Works 1216 Market St. Dekalb IL 60115	3	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb IL 60115	4	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb IL 60115	5	280	AST	05/01/2016
City of Dekalb Public Works 1216 Market St. Dekalb IL 60115	6	280	AST	05/01/2016

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative

## TANK CONTENTS AMENDATORY (Broadening) ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 008
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The "insured" and the Insurer hereby agree to the following changes to this Policy:

Section **V., DEFINITIONS**, Subsections **E.** and **F.**, of this Policy are hereby deleted in their entirety and replaced with following:

**E. "Covered aboveground storage tank"** means a stationary tank, and associated piping and appurtenances connected thereto, with less than ten percent (10%) of its volume below ground, but solely to the extent that such tank:

1. Is identified in the Schedule of Covered Aboveground Storage Tanks identified in Item **9.** of the Declarations to this Policy or any Schedule of Covered Storage Tanks added to this Policy by endorsement; and
2. Is used to store the following contents, only:
  - a. Petroleum Products; or
  - b. New Lube Oil, Non-Petroleum Based Hydraulic Fluid .

**F. "Covered underground storage tank"** means a petroleum product-containing tank and associated piping and appurtenances connected thereto, with more than ten percent (10%) of its volume below ground, but solely to the extent that such tank:

1. Is identified in the Schedule of Covered Underground Storage Tanks identified in Item **8.** of the Declarations to this Policy, or any Schedule of Covered Storage Tanks added to this Policy by endorsement; and
2. Is used to store the following contents, only:
  - a. Petroleum Products; or
  - b. N/A .

All other terms and conditions of the Policy remain unchanged.

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Authorized Representative

**UNDERGROUND STORAGE TANKS AGGREGATE SUBLIMIT OF LIABILITY  
ENDORSEMENT**

Named Insured City of Dekalb			Endorsement Number 009
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

The "insured" and the Insurer hereby agree to the following changes to this Policy:

**Underground Storage Tank Aggregate Sublimit of Liability: \$1,000,000**

The Underground Storage Tank Aggregate Sublimit of Liability shall be the maximum amount the Insurer shall pay for all "claims" and "remediation costs" arising out of "storage tank incidents" involving "underground storage tanks" to which this Policy applies. The Underground Storage Tank Aggregate Sublimit of Liability shall be subject to the Limits of Liability identified in Items **4.a**, **4.b**, and **4.d**. of the Declarations to this Policy. Under no circumstance shall the Insurer be liable to pay any amount in excess of those Limits of Liability.

All other terms and conditions of the Policy remain unchanged.

\_\_\_\_\_  
Authorized Representative

## TRADE OR ECONOMIC SANCTIONS ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 010
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

\_\_\_\_\_  
Authorized Representative



## TERRORISM RISK INSURANCE ACT ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 011
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Terrorism Premium (Certified Acts of Terrorism): \$ 0

In consideration of the additional premium indicated above, which is included in the Premium as listed on the Declarations, the "insured" and the Insurer hereby agree to the following changes to this Policy:

- A. With respect to any "hostile acts" or "terrorism" exclusions contained in this Policy, or attached to this Policy by endorsement, such exclusions do not apply to a "certified act of terrorism", as defined in Paragraph C., below.
- B. With respect to any one or more "certified acts of terrorism", the Insurer will not pay any amounts for which the Insurer is not responsible under the terms of the federal Terrorism Risk Insurance Act of 2002, as subsequently extended ("TRIA"), due to the application of any clause which results in a cap on the Insurer's liability for payments for terrorism losses.
- C. "Certified act of terrorism" means an act that is 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 pursuant to TRIA. The criteria contained TRIA for a "certified act of terrorism" include the following:
  1. The act resulted in insured losses in excess of \$5 million attributable to all types of insurance subject to TRIA; and
  2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.
- D. Notwithstanding any coverage that may otherwise be afforded for punitive damages under this Policy, if any, coverage shall not be afforded for damages arising, directly or indirectly, out of a "certified act of terrorism" that are awarded as punitive damages.
- E. The coverage afforded under this Endorsement shall expire at the earlier of the following dates:
  1. The end of the "policy period", as indicated on the Declarations; or
  2. **December 31, 2027.**
- F. The premium for "certified acts of terrorism" coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in TRIA. The federal program established by TRIA is scheduled to terminate at the end of December 31, 2027, unless extended by the federal government.
- G. If this "policy period" extends beyond December 31, 2027, please note that the TRIA premium, above, is premised on the parties' assumption that TRIA will later be extended through the end of the "policy period", thereby mandating that Insurer make available coverage for "certified acts of terrorism" for the entire "policy period". In the event that TRIA is not extended beyond December 31, 2027, or otherwise expires at some point during the "policy period", the Insurer will refund the unearned portion of our TRIA premium to the insured on a pro-rata basis. In the event that new TRIA extension or replacement legislation is enacted requiring the Insurer to offer coverage for terrorism that is materially different than the coverage requirements included in the current version of TRIA that expires on December 31, 2027, the Insurer reserves the right to re-price and prospectively modify terrorism coverage to conform with the statutory requirements and risks presented by any such new legislation.

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative

SPECIMEN



## **DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in this endorsement or in the policy Declarations.

### **Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals; 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. 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.

### **Cap On Insurer Participation In Payment Of Terrorism Losses**

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.

COVERAGE OF "ACTS OF TERRORISM" AS DEFINED BY THE REAUTHORIZATION ACT WILL BE PROVIDED FOR THE PERIOD FROM THE EFFECTIVE DATE OF YOUR NEW OR RENEWAL POLICY THROUGH THE EARLIER OF THE POLICY EXPIRATION DATE OR DECEMBER 31, 2027. EFFECTIVE DECEMBER 31, 2027 THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT EXPIRES.

Terrorism Risk Insurance Act premium: \$0.

## ILLINOIS AMENDATORY ENDORSEMENT

Named Insured City of Dekalb			Endorsement Number 013
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**This endorsement modifies all insurance provided under the following:**

#### **TankSafe® Storage Tank Liability Insurance Policy**

The “insured” and the Insurer hereby agree to the following changes to this Policy:

- I.** The text portion of Item **4.c.** of the Declarations to this Policy is hereby deleted in its entirety and replaced with the following:

Aggregate Limit of Liability for all Legal Defense  
Expenses for all Storage Tank Incidents  
involving Covered Underground Storage Tanks

- II.** Section **II., LIMITS OF LIABILITY AND DEDUCTIBLE**, Subsections **A., E.** and **F.**, of this Policy are hereby deleted in their entirety and replaced with the following:

- A.** The Insurer’s obligation to pay for “claims”, “remediation costs” and “legal defense expenses” shall be reduced by the deductible amount identified in Item **5.** of the Declarations to this Policy. If the sum of the “claim” or “remediation costs” is less than the Per Storage Tank Incident Limit of Liability identified in Item **4.a.** of the Declarations, the Insurer may pay all or part of the deductible amount to effect settlement of any “claim”. Upon notification of the Insurer’s payment of such deductible amount, the first “named insured” identified in Item **1.** of the Declarations to this Policy shall promptly reimburse the Insurer for the deductible amount that the Insurer has paid on its behalf.
- E.** With respect to coverage afforded pursuant to Coverage **B.** for insured exposures involving “covered underground storage tanks”, only, and Subject to Subsection **F.**, below, the Aggregate Limit of Liability identified in Item **4.c.** of the Declarations to this Policy shall be the maximum liability of the Insurer pursuant to this Policy for “legal defense expense” necessarily incurred to respond to all “claims” arising out of all “storage tank incidents” involving “covered underground storage tanks” to which this insurance applies.
- F.** The Total Policy Aggregate Limit of Liability identified in Item **4.d.** of the Declarations to this Policy shall be the maximum liability of the Insurer pursuant to this Policy with respect to all “claims”, “remediation costs” arising out of all “storage tank incidents”, and “legal defense expense” arising out of all storage tank incidents” involving “covered underground storage tanks”, only, to which Coverages **A.** and **B.** of this insurance apply.

- III.** Section **III., DEFENSE AND SETTLEMENT**, Subsections **A.** and **C.**, of this Policy are hereby deleted in their entirety and replaced with the following:

- A.** The Insurer shall have the right and, subject to the deductible obligation identified in Item **5.** of the Declarations to this Policy, the duty to defend the “insured” against any “claim” to which this insurance applies. The Insurer shall have no duty to defend the “insured” against any “claim” to which this insurance does not apply. The Insurer’s duty to defend ends when:
- 1.** The Limits of Liability identified in Items **4.a.**, **4.b.** or **4.d.** are exhausted or are tendered into a court of applicable jurisdiction;

2. The "insured" refuses a settlement offer as provided in Subsection D., below; or,
3. With respect to insured exposures involving "covered underground storage tanks", only, the Limits of Liability identified in Items 4.c. are exhausted,

whichever occurs first.

- C. "Legal defense expenses" shall be subject to the deductible obligation. "Legal defense expense" incurred with respect to insured exposures involving "covered underground storage tanks", only, shall reduce the Limits of Liability identified in Items 4.c. and 4.d. of the Declarations to this Policy.

IV. Section V., **DEFINITIONS**, Subsection J., of this Policy is hereby deleted in its entirety.

V. Section V., **DEFINITIONS**, Subsections L. and N., of this Policy are hereby deleted in their entirety and replaced with the following:

- L. "**Insured**" means any "named insured", any "additional insured", and any past or present director or officer of, partner in, or employee of, any "insured" while acting within the scope of his or her duties as such.
- N. "**Named insured**" means the person or entity identified in Item 1. of the Declarations to this Policy and any other person or entity specifically endorsed onto this Policy as a "named insured", if any.

VI. Section VI., **EXCLUSIONS**, Subsection C., **Fines and Penalties**, and Subsection L., **War or Terrorism**, of this Policy are hereby deleted in their entirety and replaced with the following:

**C. Fines and Penalties**

Payment of fines, penalties, punitive, exemplary or multiplied damages, or any associated "claims" seeking exclusively injunctive relief in addition to such fines, penalties or damages.

This exclusion shall apply to any "legal defense expense" associated with such fines, penalties or damages. However, this exclusion shall not affect the Insurer's obligation, if any, to defend the "insured" with respect to "claims" that seek compensatory damages and punitive, exemplary or multiplied damages.

**L. War or Terrorism**

"Claims", "remediation costs" or "legal defense expenses" arising out of or related to "storage tank incidents" attributable, whether directly or indirectly, to any acts that involve, or that involve preparation for, "war" or "terrorism" regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.

However, with respect to "terrorism", this exclusion shall only apply if one or more of the following are attributable to the incident of "terrorism":

1. The total of insured damage to all types of property from related incidents of "terrorism" within a seventy-two (72) hour period exceed \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, the Insurer will include all insured damage sustained by property of all persons and entities affected by the related incidents of "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions;
2. Fifty or more persons sustain death or serious physical injury from related incidents of "terrorism" within a seventy-two (72) hour period. For the purposes of this provision, serious physical injury means:
  - a. Physical injury that involves a substantial risk of death;
  - b. Protracted and obvious physical disfigurement; or



- c. Protracted loss of or impairment of the function of a bodily member or organ;
- 3. The incident of "terrorism" involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
- 4. The incident of "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- 5. Pathogenic or poisonous biological or chemical materials are released, and it appears that the incident of "terrorism" was effectuated in whole or in part to release such materials.

Paragraphs 1. and 2., immediately preceding, describe the thresholds used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply for the purpose of determining whether this terrorism exclusion will apply to that incident. When the terrorism exclusion applies to an incident of "terrorism", there is no coverage under this Policy.

In the event of any incident of "terrorism" that is not subject to the terrorism exclusion, coverage does not apply to any "claims", "remediation costs" and "legal defense expenses" that are otherwise excluded under this Policy.

Multiple incidents of "terrorism" which occur within a seventy-two (72) hour period and appear to be carried out in concert or to have a related purpose or common leadership shall be considered to be one incident.

**VII. Section IX., GENERAL CONDITIONS, Subsection I., Jurisdiction and Venue, and Subsection J., Choice of Law, of this Policy are deleted in their entirety.**

**VIII. Section IX., GENERAL CONDITIONS, Subsection A., Cancellation, Subsection D., Bankruptcy, Subsection F., Representations, Subsection G., Separation of Insureds, and Subsection H., Other Insurance, of this Policy are hereby deleted in their entirety and replaced with the following:**

**A. Cancellation and Nonrenewal**

- 1. This Policy may be cancelled only by first "named insured" identified in Item 1. of the Declarations to this Policy, or through its agent, by mailing to the Insurer at the address listed in Item 7.b. of the Declarations, written notice stating when such cancellation shall be effective.
- 2. This Policy may be cancelled by the Insurer for the following reasons:
  - a. Non-payment of Premium;
  - b. This Policy was issued because of material misrepresentation;
  - c. Any "insured" has breached the terms and conditions of this Policy;
  - d. The risk originally accepted has measurably increased;
  - e. The Insurer certifies to the Director of Insurance of the loss of reinsurance for all or a substantial part of the underlying risk; or
  - f. The Director of Insurance determines that continuation of this Policy could place the Insurer in violation of Illinois insurance laws,

by mailing to all "named insureds" for whom the Insurer received prior contact information, at those "named insureds'" last known address, written notice stating when, not less than sixty (60) days thereafter, fifteen (15) days if cancellation is for non-payment of any unpaid portion of the premium, such cancellation shall be effective. Proof of mailing will be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall be the end of the "policy period".

- 3. If the Insurer decides not to renew this Policy, the Insurer will mail written notice of nonrenewal, stating the reasons for nonrenewal, to all "named insureds" for whom the

Insurer received prior contact information, at least sixty (60) days prior to the expiration of this Policy.

Any notice of nonrenewal will be mailed to the "named insureds" last mailing address provided to the Insurer. If notice is mailed, proof of mailing will be sufficient proof of notice.

4. In the event of cancellation, the premium percentage identified in Item 6. of the Declarations to this Policy shall be the minimum-earned premium upon the inception date of this Policy. Thereafter, the remaining unearned premium, if any, shall be deemed earned by the Insurer on a *pro rata* basis over the remainder of the "policy period". Any unearned premium amounts due the first "named insured" identified in Item 1. of the Declarations upon cancellation of this Policy shall be calculated on a *pro rata* basis and refunded within thirty (30) days of the effective date of cancellation.

#### **D. Bankruptcy**

The insolvency or bankruptcy of any "insured" or any "insured's" estate shall not relieve the Insurer of its obligations pursuant to this Policy. However, any such insolvency or bankruptcy of the "insured" or any "insured's" estate shall not relieve the first "named insured" identified in Item 1. of the Declarations to this Policy of its deductible obligation pursuant to this Policy. This insurance shall not replace any other insurance to which this Policy is excess, nor shall this Policy drop down to be primary, in the event of the insolvency or bankruptcy of any underlying insurer.

#### **E. Representations**

By accepting this Policy, the "first named insured" agrees that:

1. The statements in the Declarations, schedules, and application for this Policy are accurate and complete;
2. Those statements are based upon representations the first "named insured" identified in Item 1. of the Declarations to this Policy made to the Insurer; and
3. This Policy has been issued in reliance upon the first "named insured's" representations.

#### **F. Separation of Insureds**

Except with respect to the Limits of Liability, Cancellation Conditions 2.a. and 2.c., the Fraud or Misrepresentation Exclusion, the Intentional Non-Compliance Exclusion, the Known Conditions Exclusion, the Regulatory Compliance Exclusion and any obligations specifically assigned to the first "named insured" identified in Item 1. of the Declarations, this Policy applies:

1. As if each "named insured" were the only "insured"; and
2. Separately to each "named insured" against whom a "claim" is made.

#### **H. Other Insurance**

If other valid and collectible insurance is available to the insured for a loss also covered under this Policy, the Insurer's obligations are limited as follows:

##### **1. Primary Insurance**

This Policy is primary insurance, except when Paragraph 2., below, applies. If this Policy is primary insurance, the Insurer's obligations are not affected unless any of the other insurance is also primary. In that event, the Insurer will share with all other insurance providers by the method described in Paragraph 3., below.

##### **2. Excess Insurance**

This insurance is excess over the following:

- a. Other valid and collectible insurance available to the "insured" covering a loss also covered by this Policy, other than a policy that is specifically written to apply in excess of this Policy. The insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.



- b. Any other primary insurance available to the "insured" covering liability for "storage tank incidents" emanating from "covered aboveground storage tanks" or "covered underground storage tanks", for which the "insured" has been added as an additional insured.

When this insurance is excess, the Insurer shall have no duty to defend any "claim" if any other insurer has a duty to defend the "insured" against that "claim". If no other insurer defends, the Insurer will undertake to do so, subject to the "self-insured retention" and Limits of Liability applicable to this Policy, but the Insurer will be entitled to the "insured's" rights against all those other insurers.

When this insurance is excess over other insurance, the Insurer will pay only its share of the amount of the loss, if any, that exceeds the sum of: **1)** the total amount that all such other insurance would pay for the loss in the absence of this insurance; and **2)** the total of all deductible and self-insured amounts under all that other insurance.

The Insurer will share the remaining loss, if any, with any other insurance that is not described in this Paragraph **2**.

### **3. Method Of Sharing**

If all of the other insurance permits contribution by equal shares, the Insurer will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, the Insurer will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

All other terms and conditions of this Policy remain unchanged.

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Authorized Representative

## SIGNATURES

Named Insured City of Dekalb			Endorsement Number 014
Policy Symbol TSP	Policy Number Q3395654Q2021	Policy Period 01/01/2022 to 01/01/2023	Effective Date of Endorsement 01/01/2022
Issued By (Name of Insurance Company) ACE American Insurance Company			

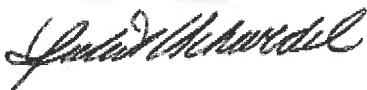
Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THE ONLY COMPANY APPLICABLE TO THIS POLICY IS THE COMPANY NAMED ON THE FIRST PAGE OF THE DECLARATIONS.

By signing and delivering the policy to you, we state that it is a valid contract.

**INDEMNITY INSURANCE COMPANY OF NORTH AMERICA** (A stock company)  
**BANKERS STANDARD INSURANCE COMPANY** (A stock company)  
**ACE AMERICAN INSURANCE COMPANY** (A stock company)  
**ACE PROPERTY AND CASUALTY INSURANCE COMPANY** (A stock company)  
**INSURANCE COMPANY OF NORTH AMERICA** (A stock company)  
**PACIFIC EMPLOYERS INSURANCE COMPANY** (A stock company)  
**ACE FIRE UNDERWRITERS INSURANCE COMPANY** (A stock company)  
**WESTCHESTER FIRE INSURANCE COMPANY** (A stock company)

436 Walnut Street, P.O. Box 1000, Philadelphia, Pennsylvania 19106-3703



JULIET SCHWEIDEL, Secretary



JOHN J. LUPICA, President

Authorized Representative

**ILLINOIS NOTICE TO POLICYHOLDERS  
REGARDING THE RELIGIOUS FREEDOM  
PROTECTION AND CIVIL UNION ACT**

Dear Policyholder:

This is to provide notice that, pursuant to Illinois Department of Insurance Company Bulletin 2011-06 (CB 2011-06), this policy is in compliance with the Illinois Religious Freedom Protection and Civil Union Act ("the Act", 750 ILL. COMP. STAT. 75/1). The Act, which became effective on June 1, 2011, creates a legal relationship between two persons of either the same or opposite sex who establish a civil union.

The Act provides that parties to a civil union are entitled to the same legal obligations, responsibilities, protections and benefits that are afforded or recognized by the law of Illinois to spouses, whether they are derived from statute, administrative rule, policy, common law or any source of civil or criminal law. In addition, this law requires recognition of a same-sex civil union, marriage, or other substantially similar legal relationship, except for common law marriage, legally entered into in other jurisdictions. The Act further provides that "party to a civil union" shall be included in any definition or use of the terms "spouse", "family", "immediate family", "dependent", "next of kin" and other terms descriptive of spousal relationships as those terms are used throughout the law. According to CB 2011-06, this includes the terms "marriage" or "married" or any variations thereof. CB 2011-06 also states that if policies of insurance provide coverage for children, the children of civil unions must also be provided coverage.



## QUESTIONS ABOUT YOUR INSURANCE?

Answers to questions about your insurance, coverage information, or assistance in resolving complaints can be obtained by contacting:

Chubb Customer Support Services Department:  
436 Walnut Street  
Philadelphia, Pennsylvania 19106-3703

Telephone Number: 1-800-352-4462  
Email: [ChubbUSCustomerServices@chubb.com](mailto:ChubbUSCustomerServices@chubb.com)

The **Illinois Department of Insurance** may also be contacted for assistance. Insurance analysts are available to answer general questions by phone at our toll-free Consumer Assistance Hotline (866) 445-5364. **However, complaints must be submitted in writing.**

### How to file a complaint with the Insurance Department:

Complaints may be submitted in the following ways:

- On-line at <https://insurance.illinois.gov/applications/ComplaintForms/default.aspx> and by following the instructions posted.
- By fax: (217) 558-2083
- By email at [consumer\\_complaints@ins.state.il.us](mailto:consumer_complaints@ins.state.il.us)
- By mail: 320 W. Washington St. Springfield, IL 62767 or 122 S. Michigan Ave., 19th Floor, Chicago, Illinois 60603



### **Chubb Producer Compensation Practices & Policies**

Chubb believes that policyholders should have access to information about Chubb's practices and policies related to the payment of compensation to brokers and independent agents. You can obtain that information by accessing our website at <http://www.chubbproducercompensation.com> or by calling the following toll-free telephone number: 1-866-512-2862.

SPECIMEN

## U. S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

## Concluding Remarks

Crum-Halsted Agency, Inc. has put together a very comprehensive insurance program for the City of DeKalb. Our partner, the ICRMT, is a well-established program that has been protecting Illinois public entities since 1983. The program recognizes a 97% retention rate and represents over \$81 million in premium.

The ICRMT loss control services, training, and claims management are very valuable and handled by local representatives right here in Illinois. Further descriptions of these services are included on page 4 and 5 of the ICRMT proposal. Please take a moment to review the additional value of their services on the attached flyer representing over \$56,000 in additional services.

Our team is ready to help meet the needs of DeKalb. We are invested in your protection and the success of our community. We believe our proposal is thorough and competitive. It is difficult to address all questions and differences in writing and therefore we hope our initial presentation has presented enough interest to be considered for further discussions and meetings prior to a final decision being made. For example, the Cyber Liability market is quickly changing, and we are unsure of the renewal offerings you will receive. If it turns out your current carrier is preferred, Crum-Halsted could consider the pursuit of an agent of record letter to maintain this relationship yet change other coverage to ICRMT. We can work with what is best for the City of DeKalb and look forward to this type of open conversation.

Thank you for your consideration to choose Crum-Halsted Agency, Inc. and our team as your insurance provider for the next 3 years.





## ICRMT- "THE VALUE"

### City of DeKalb

It is our pleasure to further present the Illinois Counties Risk Management Trust (ICRMT) and the value it provides public entities in IL. ICRMT provides all the needed coverage, but most importantly provides the most comprehensive service package specifically designed to protect the entity's interest.

### **CAN YOU AFFORD NOT TO BE PROTECTED?**

#### **ICRMT – "THE VALUE"**

##### ICRMT Direct Services and Value:

- IPMG Risk Management - \$2,000
  - o Online Training Portal
  - o Regional Seminars
- Law Enforcement Training through Legal Liability Risk Management Institute (LLRMI)
  - o Used by over 2000 Law Enforcement officers in Illinois
  - o Road and Jail Policies and Procedures - \$3,500
  - o Officer Training – 65 officers @ \$700 per - \$45,500
    - Web based training Regional Training
    - Legal updates from Supreme Court and 7th Circuit.
- Property Appraisals through Duff & Phelps – \$2,500 (\$10,000 every four years)
- Open Door Legal - \$1,000
  - o ICRMT provides unlimited access to OKGC, the lead litigation firm for ICRMT, allowing the municipality to receive legal advice, opinions, severance package work etc...
- Employee Handbook, legal review - \$2,000

**DIRECT VALUE: \$56,500**

##### Budget Reduction:

- ICRMT includes many accredited law enforcement seminars each year through the Legal Liability Risk Management Institute. The Police Chief and all officers can receive continuing education free of charge.

**PLEASE TAKE ADVANTAGE OF THE BENEFIT THAT IS ICRMT!**