

AUTHORIZING AGREEMENTS FOR INSURANCE COVERAGE EFFECTIVE DECEMBER 1, 2022, THROUGH DECEMBER 1, 2023, IN THE AMOUNT OF \$602,576.

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's corporate authorities find that approving the bid proposals for the City's insurance coverage for December 1, 2022 through December 1, 2023 attached hereto and incorporated herein as Exhibit A (the "2023 Insurance Bids") is in the City's best interests for the promotion of the public health, morals and welfare; and

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

SECTION 1: The City's corporate authorities authorize, approve, direct, and ratify the City Manager to negotiate and execute agreements, in forms acceptable to the City Manager, with the Illinois Counties Risk Management Trust ("ICRMT"), NetGuard Plus, and Crum-Halsted Agency for the 2023 Insurance Bids for the City's insurance coverages and services, effective December 1, 2022 – December 1, 2023, in the total amount of \$602,576, as follows:

Illinois Counties Risk Management Trust (ICRMT) and NetGuard Plus Cyber Liability Insurance
December 1, 2022 – December 1, 2023


Coverage Parts	Premium
Package Premium	\$428,489
General Liability	Included
Law Enforcement Liability	Included
Auto Liability and Physical Damage	Included
Public Officials Liability – Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Crime	Included
Excess Liability	Included
Workers' Compensation	\$132,367
Cyber Liability (Option 2)	\$ 41,720
Total Annual Premium	\$602,576

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 12th day of December 2022 and approved by me as Mayor on the same day. Passed by an 8-0 roll call vote. Aye: Morris, Larson, Smith, Perkins, McAdams, Verbic, Faivre, Barnes. Nay: None.




COHEN BARNES, Mayor

ATTEST:



Ruth A. Scott, Executive Assistant

Premium Summary

Coverage	Expiring Premium	Renewal Premium
Property	80,361	105,244
Inland Marine	7,701	2,321
General Liability	61,519	65,418
Public Official Liability	27,967	29,031
Sexual Misconduct	2,024	2,024
Employee Practice Liability	16,636	14,958
Crime	1,588	1,588
Cyber Liability	15,382	41,720
Law Enforcement Liability	117,591	135,310
Automobile	57,967	72,595
Workers Compensation	130,306	132,367
TOTAL	\$518,772	\$602,576

ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM RENEWAL



DeKalb, City of

PRESENTED BY:

Crum Halsted Agency, Inc.

POLICY YEAR:

DEC 01, 2022 - DEC 01, 2023

Quote Number:

R5-1001165-2223-02

ADMINISTERED BY:



ABOUT ICRMT

Providing insurance and risk management services to Illinois Public Entities since 1983.

Illinois Counties Risk Management Trust (ICRMT) is one of the leading insurance programs in Illinois, providing property, 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 coverage and the most comprehensive service package specifically designed to protect the entity's exposures and budgetary constraints.



Size: 425+ Members



Retention Rate: 97%



Total Premium: \$102+ Million



PROGRAM MANAGEMENT

PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

ACCOUNT EXECUTIVES

JEFF WEBER

Executive Vice President
jeff.weber@ipmg.com
314.293.9707

BOB SPRING

Sr. VP - Public Entity Practice
bob.spring@ipmg.com
630.485.5885

KYLE SHELL

Account Executive
kyle.shell@ipmg.com
314.293.9717

UNDERWRITING

TODD GREER

Senior Vice President
todd.greer@ipmg.com
630.485.5869

KRISTEN TRACY

VP - Public Entity Underwriting
kristen.tracy@ipmg.com
630.485.5970

DANIEL KOLE

Program Underwriting Associate
daniel.kole@ipmg.com
630.485.5952

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

TIM OLSON

ICRMT Administrative Assistant
tim.olson@ipmg.com
630.485.5924



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
- Fire Fighter/EMS Training
- Regulatory Compliances
- Essential Functions 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 Born Pathogens Training



RISK MANAGEMENT & LOSS CONTROL CONSULTANTS

BRIAN DEVLIN

Senior Vice President
brian.devlin@ipmg.com
630.485.5922

MARK BELL

Public Entity Team Director
mark.bell@ipmg.com
630.200.8711

JEFF BACIDORE

Senior Risk Management Consultant
jeff.bacidore@ipmg.com
630.253.4463

DAN LUTTRELL

Senior Risk Management
Consultant
dan.luttrell@ipmg.com
224.239.7407

JOSH BLACKWELL

Risk Management Consultant
-Law Enforcement Practice
josh.blackwell@ipmg.com
224.227.0819

BEN HARMENING

Risk Management Consultant
- Law Enforcement Practice
ben.harmening@ipmg.com
224.840.4405

KEVIN MADEIRA

Risk Management Support Specialist
kevin.madeira@ipmg.com
630.485.1065

BRANDON BEYER

Risk Management Support Specialist
brandon.beyer@ipmg.com
630.485.5954



CLAIMS MANAGEMENT SERVICES

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

CONTACT:

MIKE CASTRO
Senior Vice President
mike.castro@ipmg.com
630.485.5895

DONNA FROMM
WC Claims Director
donna.fromm@ipmg.com
630.485.5950

SUSANNE SKJERSETH
PC Claims Manager
susanne.skjerseth@ipmg.com
314.293.9723



ICRMT FEATURES AND BENEFITS

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
- PEDAs Coverage Available
- Unemployment Insurance Program

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.

Visit our page for more information:

www.ICRMT.com

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



COVERAGE SUMMARY: GENERAL LIABILITY

GENERAL LIABILITY	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
Self-Insured Retention: \$100,000 each occurrence	
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date:	01/01/2022
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	\$500,000/\$500,000
- Crisis Investigation	Included
- Personal Crisis Management Event Response Team	Included
- Crisis Communication Support, Media Management, Public Relations	Included
- Temporary Security Measures	Included
- 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

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

This is addition to the standard liability coverages offered under this policy.



COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

LIMITS

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

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

COVERAGES INCLUDE

ICRMT has partnered with Legal Liability Risk Management Institute, giving all members access to updated law enforcement policies and procedures and the necessary training. For more info please contact your designated ICRMT Risk Manager.

- 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

\$9,945,245

Total Agreed Value

\$0

Number of Vehicles

137

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 | \$1,000,000 |
| • Pollution Caused by Upset/Overturn | Included |
| • Commandeered Autos | Included |
| • Loss of Use and Lease Gap Coverage | Included |
| • Rental Reimbursement | Included |



COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

PUBLIC OFFICIALS LIABILITY - CLAIMS MADE

LIMITS

Each Occurrence

\$1,000,000

Annual Aggregate

\$1,000,000

Retroactive Date: 05/01/2012

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

EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE

Each Occurrence

Included

Annual Aggregate

Included

Retroactive Date: 05/01/2012

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

EMPLOYEE BENEFITS LIABILITY

Each Occurrence

Included

Annual Aggregate

Included

Retroactive Date: 05/01/2012

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

COVERAGES INCLUDE

- Non-Monetary Legal Defense

Each Occurrence

\$50,000

Annual Aggregate

\$50,000

- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act



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: **PROPERTY**

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

COVERED PROPERTY

LIMITS

Building Value	\$104,491,626
Business Personal Property Including Stationary EDP	\$3,870,128
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: \$50,000

***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

\$1,110,572

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

COVERAGE

LIMIT

Total Building and Contents Value

\$100,000,000

Deductible: \$50,000

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

\$500,000

Emergency Power Generating Equipment 1,000 kw or less

Included

Non Emergency Power Generating Equipment is Excluded.



COVERAGE SUMMARY: **CRIME**

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

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	ANNUAL ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
3365	Welding or Cutting NOC & Drivers	\$251,657		
5506	Street & Road	\$1,260,855	9.06	\$114,233
7403	Airport Operations	\$270,874	6.43	\$17,417
7520	Waterworks Operation	\$837,359	4.62	\$38,686
7710	Firefighter - Paid	\$6,380,052	7.53	\$480,418
7720	Law Enforcement	\$7,254,385	7.29	\$528,845
8810	Clerical	\$2,384,031	0.44	\$10,490
9410	Municipal NOC	\$67,873	2.27	\$1,541
	TOTALS	\$18,707,086		\$1,191,630

Gross Annual Premium		\$1,191,630
Increased Limit Multiplier	1.02	\$1,215,462
Minimum Premium	\$1,000	\$1,215,462
Experience Modifier	0.70	\$850,824
Schedule Modifier	0.18	\$148,894
Expense Modifier		\$148,894
Subtotal		\$148,894
Premium Discount	11.10%	\$132,367
Total Annual Premium		\$132,367



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured:	DeKalb, City of
Quote Number:	R5-1001165-2223-02
Policy Year:	DEC 01, 2022 - DEC 01, 2023

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	Not Covered
Excess Liability	Included
Package Premium	\$428,489
Workers' Compensation	\$132,367
Total Annual Premium	\$560,856



REQUIREMENTS TO BIND

The following must be received prior to binding:

- Signed Acceptance Statement
- Requested Payment Plan (if annual policy)
- Insured's Contact Information (space below)

CONTACT INFORMATION

Name

Title

Phone

Email

Role: (Check all that apply)

☐ Primary Contact

☐ Finance

☐ Claims

☐ Loss Control

CONTACT INFORMATION

Name

Title

Phone

Email

Role: (Check all that apply)

☐ Finance

☐ Claims

☐ Loss Control



ACCEPTANCE STATEMENT

Named Insured: DeKalb, City of
Quote Number: R5-1001165-2223-02
Policy Year: DEC 01, 2022 - DEC 01, 2023

Total Annual Premium

\$560,856

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.

REQUESTED PAYMENT PLAN:

☐ Annual ☐ 50/50 ☐ 25/6

FEIN: _____

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 12/01/2022.

Signature of Official

Date



INVOICE

PRESENTED BY: ILLINOIS COUNTIES RISK MANAGEMENT TRUST

Named Insured: DeKalb, City of
Quote Number: R5-1001165-2223-02
Policy Year: DEC 01, 2022 - DEC 01, 2023

Total Annual Premium	\$560,856
-----------------------------	------------------

Premium Due by Effective Date of Coverage.

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

Annual	
50/50	\$280,428
25/6	\$140,214

Please Make Checks Payable to:

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

Named Insured:	DeKalb, City of
Quote Number:	R5-1001165-2223-02
Package Premium Remitted:	



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	2004	GREY TRAILBLAZER - I	TRAILBLAZER	1GNDT13S142339833	\$10,000	\$10,000		\$19,035
2	2007	FORD F-250 PICKUP	F-250	1FTNF21537EA41522	\$10,000	\$10,000		\$33,204
4	2006	FORD F-550 - 4 X 4 T	F-550 - 4 X 4 TRUCK	1FDAF57P76EC33061	\$10,000	\$10,000		\$57,705
6	2000	CHEVY BLAZER	BLAZER	1GNDT13W2Y2105855	\$10,000	\$10,000		\$15,246
8	2001	CHEVY 4X4 2/4 TON PI	2500HD	1GCHK24U91E167788	\$10,000	\$10,000		\$29,010
10	1991	FORD F700 REFUELING	F700	1FDNF70J0MVA18590	\$10,000	\$10,000		\$1,604
11	1985	FORD DEICER	C8000	1FDRD84N0FVA48976	\$10,000	\$10,000		\$4,950
13	1997	INTERNATIONAL TANDUM	4900	1HTSHAAR6VH429482	\$10,000	\$10,000		\$66,343
17	2007	FORD ESCAPE - HYBRID	ESCAPE	1FMCU59H87KA75157	\$10,000	\$10,000		\$29,559
19	2009	FORD AEV AMBULANCE	AEV	1FDXE45P08DB34844	\$10,000	\$10,000		\$112,650
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



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
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
32	2016	FORD EXPEDITION	EXPEDITION	1FMJU1GT2GEF56690	\$10,000	\$10,000		\$31,985
35	2001	PIERCE SABER - ENGINE	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



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
47	1997	CHEVY 4X4 3/4 TON PI	CHEYENNE	1GCGK24R5VZ16 3355	\$10,000	\$10,000		\$20,545
48	2006	FORD 3/4 TON 4X4	F250 XL SUPER DUTY	1FTNF21516EA9 8414	\$10,000	\$10,000		\$29,442
49	2012	SINGLE AXLE DUMP	7400	1HTWDAAR7CJ6 66565	\$10,000	\$10,000		\$114,557
50	2006	FORD 3/4 TON 4X4	F250 XL SUPER DUTY	1FTNF21586EB14 415	\$10,000	\$10,000		\$24,203
51	2013	SIGN TRUCK	F550	1FDUF5GY5DEB1 5075	\$10,000	\$10,000		\$59,696
52	2006	FORD 3/4 TON 4X4	F250 XL SUPER DUTY	1FTNF21536EA9 8415	\$10,000	\$10,000		\$29,442
53	2001	CHEVY 4X4 3/4 TON PI	1500HD	1GCHK24U41E17 0386	\$10,000	\$10,000		\$29,010
56	2004	INTERNATION AL SINGLE	7400	1HTWDAARX4J0 84493	\$10,000	\$10,000		\$44,588
57	2007	INTERNATION AL SINGLE	7400 SFA 4 X 2	1HTWDAAR47J4 50579	\$10,000	\$10,000		\$88,221
58	2006	INTERNATION AL SINGLE	7400 SFA 4 X 2	1HTWDAAR56J2 38885	\$10,000	\$10,000		\$83,782
59	2001	STERLING TANDEM DUMP	L7500	2FZHATBS11AH4 3360	\$10,000	\$10,000		\$64,859
60	2007	FORD F550 4X4	F-550	1FDAF57P87EA4 2783	\$10,000	\$10,000		\$60,431
62	2001	STERLING SINGLE AXLE	L7500	2FZAATBS11AH4 3361	\$10,000	\$10,000		\$71,628
63	2001	STERLING SINGLE AXLE	L7500	2FZAATBS31AH4 3362	\$10,000	\$10,000		\$71,628
65	2004	INTERNATION AL SINGLE	7400	1HTWDAAR84J0 84492	\$10,000	\$10,000		\$44,588
66	2008	INTERNATION AL 7400 6	7400	1HTWHAZT58J64 1451	\$10,000	\$10,000		\$127,780



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
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 AL 60' AE	4700	1HTSCAAN3VH479364	\$10,000	\$10,000		\$112,146
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
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
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



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
88	2015	CHEVY IMPALA	IMPALA	2G1WD5E35F117 1797	\$10,000	\$10,000		\$22,059
89	2013	CHEVY IMPALA (was PD	IMPALA	2G1WD5E30D12 48296	\$10,000	\$10,000		\$21,080
90	2015	CHEVY IMPALA	IMPALA	2G1WD5E36F116 2333	\$10,000	\$10,000		\$22,060
91	2013	CHEVY IMPALA	IMPALA	2G1WD5E37D12 47551	\$10,000	\$10,000		\$21,000
92	2012	CHEVY IMPALA - BLACK	IMPALA	2G1WD5E34C13 19241	\$10,000	\$10,000		\$19,600
94	2012	CHEVY IMPALA	IMPALA	2G1WD5E35C12 28401	\$10,000	\$10,000		\$21,000
95	2003	CHEVY VAN - WHITE	G2500 VAN	1GCFH25TX3116 6168	\$10,000	\$10,000		\$27,000
96	2008	CHEVY IMPALA - GREY	IMPALA	2G1WS55358137 5623	\$10,000	\$10,000		\$19,100
97	2014	FORD EXPLORER INTERC	EXPLORER	1FM5K8AR3EGA 80612	\$10,000	\$10,000		\$24,000
98	2013	CHEVY IMPALA	IMPALA	2G1WD5E39D12 60415	\$10,000	\$10,000		\$23,000
101	2014	CHEVY TAHOE	TAHOE	1GNSK2E01ER16 3466	\$10,000	\$10,000		\$32,100
102	2017	FORD EXPLORER INTERC	EXPLORER	1FM5K8AR9HGD 13557	\$10,000	\$10,000		\$29,400
104	2013	FORD INTERCEPTOR	INTERCEPTOR	1FAHP2L84DG14 4777	\$10,000	\$10,000		\$23,700
105	2018	FORD EXPLORER INTERC	INTERCEPTOR	1FM5K8AR5JGC4 2847	\$10,000	\$10,000		\$29,700



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
106	2017	FORD INTERCEPTOR	INTERCEPTOR	1FM5K8AR0HGD 13558	\$10,000	\$10,000		\$29,414
107	2021	FORD	EXPLORER	1FM5K8AB2MGA 18295	\$10,000	\$10,000		\$36,095
108	2021	FORD	EXPLORER	1FM5K8AB4MGA 18296	\$10,000	\$10,000		\$36,095
109	2021	FORD	EXPLORER	1FM5K8AB6MGA 18297	\$10,000	\$10,000		\$36,095
111	2017	Ford	Police Interceptor	1FM5K8ARXHGA 63004	\$10,000	\$10,000		\$36,095
113	2021	Ford	Explorer	1FM5K8AB7MGC 01482	\$10,000	\$10,000		\$36,095
114	2021	Ford	Explorer	1FM5K8AB9MGC 01483	\$10,000	\$10,000		\$36,095
115	2021	Ford	Explorer	42931	\$10,000	\$10,000		\$36,095
117	2022	Ford	F550 W/Duralift DTAX39-FP	1FDU5GN8NDA0 7160	\$10,000	\$10,000		\$106,768
118	2022	Ford	F250	1FTBF2B63NED7 8571	\$10,000	\$10,000		\$39,812
119	2022	Ford	F250	1FTBF2B69NED7 8574	\$10,000	\$10,000		\$39,812
120	2021	Rosenbauer	Pumper	54F2FBCT6MWM 13104	\$10,000	\$10,000		\$614,846
121	2022	Ford	F350	1FT8W3B68NEE5 0798	\$10,000	\$10,000		\$59,480
122	2021	Chevy	2500	3059	\$10,000	\$10,000		\$31,000
123	2021	Chevy	2500	3162	\$10,000	\$10,000		\$31,000
124	2000	Chevy	2500	8368	\$10,000	\$10,000		\$29,010
125	2006	Ford	F350	6671	\$10,000	\$10,000		\$41,515
126	2005	IH	7400	1249	\$10,000	\$10,000		\$88,951
127	2020	Chevy	5500	0634	\$10,000	\$10,000		\$80,493
128	2020	IH	Truck	7544	\$10,000	\$10,000		\$148,059



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
129	2022	Ford	F550	7160	\$10,000	\$10,000		\$106,768
130	2003	GMC	Truck	2169	\$10,000	\$10,000		\$135,878
131	2014	Ford	Explorer	5266	\$10,000	\$10,000		\$26,520
132	2003	IH	Truck	6603	\$10,000	\$10,000		\$101,064
133	2015	Ford	F250	8925	\$10,000	\$10,000		\$27,695
134	2014	Ford	F250	3951	\$10,000	\$10,000		\$31,127
135	2015	Ford	F250	8924	\$10,000	\$10,000		\$29,789
136	2017	Ford	F250	4179	\$10,000	\$10,000		\$28,560
137	1998	GMC	Sierra	8747	\$10,000	\$10,000		\$35,475
138	2003	Dodge		6872	\$10,000	\$10,000		\$24,500
139	1999	Chevy	Tahoe	8250	\$10,000	\$10,000		\$28,646
140	2006	Ford	F350	4796	\$10,000	\$10,000		\$23,930
141	1999	Chevy	3500	7685	\$10,000	\$10,000		\$42,109
142	2020	IH	HV507	7396	\$10,000	\$10,000		\$150,000
143	2004	Sterling	Vactor	6694	\$10,000	\$10,000		\$100,000
144	2021	Ford	F250	1423	\$10,000	\$10,000		\$54,000
145	2021	Chevy	3500	6882	\$10,000	\$10,000		\$50,769
146	2021	Chevy	3500	9245	\$10,000	\$10,000		\$43,717
147	1999	Ford	4TCCGW	SLPDEO	\$10,000	\$10,000		\$17,000
148	2021	Isuzu	NPR-HD	T2011	\$10,000	\$10,000		\$59,000
149	2003	Chevy	Trailblazer	4395	\$10,000	\$10,000		\$23,918
150	2021	Chevy	Malibu	3365	\$10,000	\$10,000		\$15,888
151	2002	Chevy	Blazer	9833	\$10,000	\$10,000		\$23,600
152	2021	Chevy	Equinox	10740	\$10,000	\$10,000		\$23,965
153	2008	Ford	Crownvic	6599	\$10,000	\$10,000		\$22,016
154	2018	Ford	Interceptor	2846	\$10,000	\$10,000		\$29,704
155	2021	Ford	Explorer	8295	\$10,000	\$10,000		\$35,500
156	2021	Ford	Explorer	7645	\$10,000	\$10,000		\$35,585



AUTO SCHEDULE

DeKalb, City of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
157	2017	Ford	Interceptor	7736	\$10,000	\$10,000		\$28,284
158	2013	Chevy	Impala	0258	\$10,000	\$10,000		\$21,750
159	2020	Chevy	Tahoe	4855	\$10,000	\$10,000		\$38,025
160	2000		MRAP	5315	\$10,000	\$10,000		\$500,000
161	2016	Cargo	Pace	2379	\$10,000	\$10,000		\$4,000
162	2009	Harley	Motorcycle	8717	\$10,000	\$10,000		\$9,800
163	2009	Harley	Motorcycle	0849	\$10,000	\$10,000		\$9,800
164	2007	Honda		2532	\$10,000	\$10,000		\$6,000
165	2017	Ford	Interceptor	7195	\$10,000	\$10,000		\$28,284
166	2020	Dodge	Durango	2881	\$10,000	\$10,000		\$36,152
167	2012	Ford	Explorer	1FM5K8AR1HGD 92366	\$10,000	\$10,000		\$12,000
168	2023	International	HV607	1HTEJTA3PH4056 42	\$10,000	\$10,000		\$154,531
TOTAL AGREED VALUE							\$0	
TOTAL ORIGINAL COST NEW							\$9,945,245	
TOTAL INSURED VALUE							\$9,945,245	



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCUPANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
01.01	Control Building	1106 W Fairview Dr DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$787,000	\$27,189	\$50,000
01.02	Well House #12	1106 W Fairview Dr DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$606,000	\$27,189	\$50,000
02.01	East Water Tower	1119 OAK ST DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,435,000	\$0	\$50,000
02.02	Control House	1119 OAK ST DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$156,000	\$8,000	\$50,000
02.03	PIO - Fencing (NO COVERAGE REQUESTED)	1119 Oak St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
03.01	Fire Station #2	1154 S 7TH ST DeKalb, IL 60115	Fire Station	Replacement Cost / Margin Clause	\$942,000	\$50,000	\$50,000
03.02	PIO - Fencing, Flag Pole & Signage (NO COVERAGE REQUESTED)	1154 S 7TH ST DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
03.03	Fire Station #2 - Storage Shed (NO COVERAGE REQUESTED)	1154 S 7TH ST DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
04.01	Water Treatment Plant	1154 S 7th St DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,682,000	\$59,000	\$50,000



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
05.01	Street Division - Garage	1216/1316 MARKET ST DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$5,907,000	\$500,000	\$50,000
05.02	Public Works Department & Water Division	1216/1316 MARKET ST DeKalb, IL 60115	Office	Replacement Cost / Margin Clause	\$3,816,000	\$336,000	\$50,000
05.03	Water Storage Building	1216/1316 MARKET ST DeKalb, IL 60115	Water & Sewer Treatment	Functional Bldg Value	\$300,000	\$150,000	\$50,000
05.04	Street Division - Road Salt Storage (NO COVERAGE REQUESTED)	1216/1316 MARKET ST DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
05.05	Street Division - Storage Shed	1216/1316 MARKET ST DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$39,000	\$10,000	\$50,000
05.06	Street Division - Fuel Depot	1216/1316 MARKET ST DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$275,000	\$0	\$50,000
05.07	Open Storage (NO COVERAGE REQUESTED)	1216/1316 Market St DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
05.08	PIO - Antenna, Bollards, Fencing, Flag Pole, & Fuel Tanks (NO COVERAGE REQUESTED)	1216/1316 Market St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
06.01	Water Treatment Plant	1505 W Lincoln Hwy DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$5,049,000	\$0	\$50,000



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCUPANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
06.02	West Water Tower	1505 W Lincoln Hwy DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,992,000	\$0	\$50,000
06.03	Well #10	1505 W Lincoln Hwy DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$553,000	\$0	\$50,000
07.01	Cold Storage/PD Impound	1510 E STATE ST DeKalb, IL 60115	Garage	Functional Bldg Value	\$700,000	\$75,000	\$50,000
07.02	Cold Storage #2	1510 E State St DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$170,000	\$0	\$50,000
07.03	PIO - Bollards & Fencing (NO COVERAGE REQUESTED)	1510 E State St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
08.01	Water Treatment Plant	1685 COUNTY FARM RD DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,738,000	\$15,000	\$50,000
08.02	Well #11	1685 COUNTY FARM RD DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$654,000	\$0	\$50,000
10.01	Well House #15	21156 NELSON RD DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$414,000	\$2,000	\$50,000
11.01	City Annex	223 S 4TH ST DeKalb, IL 60115	Other Public Building	Replacement Cost / Margin Clause	\$2,494,000	\$200,000	\$50,000
11.02	Office Building	217 S 4th St DeKalb, IL 60115	Office	Replacement Cost / Margin Clause	\$1,624,000	\$0	\$50,000



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
12.01	Well House #17	2650 N Annie Glidden Rd DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$260,000	\$0	\$50,000
12.02	Well House #16	2650 N Annie Glidden Rd DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$261,000	\$0	\$50,000
12.03	Control Building	2650 N Annie Glidden Rd DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$240,000	\$500	\$50,000
13.01	FBO BUILDING	3232 PLEASANT ST DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$3,580,000	\$50,000	\$50,000
13.02	Generator Room	3140 Pleasant St DeKalb, IL 60115	Electrical	Replacement Cost / Margin Clause	\$305,000	\$19,000	\$50,000
13.03	HANGER UNIT E2-1 - E2-10	3030 PLEASANT ST DeKalb, IL 60115	Garage	Functional Bldg Value	\$651,580	\$0	\$50,000
13.04	HANGER UNIT E1-1 - E1-10	3040 PLEASANT ST DeKalb, IL 60115	Garage	Functional Bldg Value	\$651,580	\$0	\$50,000
13.05	HANGER UNIT E3-A & B	2920 PLEASANT ST DeKalb, IL 60115	Garage	Functional Bldg Value	\$570,287	\$0	\$50,000
13.06	HANGER UNIT E4-1 - E4-8	2910 PLEASANT ST DeKalb, IL 60115	Garage	Functional Bldg Value	\$607,386	\$0	\$50,000
13.07	HANGER UNIT E5-1 - E5-10	2860 PLEASANT ST DeKalb, IL 60115	Garage	Functional Bldg Value	\$657,036	\$0	\$50,000
13.08	HANGER UNIT E6-1 - E6-10	2850 PLEASANT ST DeKalb, IL 60115	Garage	Functional Bldg Value	\$657,036	\$0	\$50,000



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCUPANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
13.09	PIO - Fencing, Fuel Tanks, Lighting	3232 Pleasant St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$209,000	\$0	\$50,000
14.01	Water Treatment Plant	2853 CORPORATE DR DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,101,000	\$15,000	\$50,000
14.02	South Water Tower	2851 CORPORATE DR DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$5,432,000	\$0	\$50,000
14.03	Well #13	2853 Corporate Dr DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$655,000	\$0	\$50,000
23.01	YSB/Senior Center	330 GROVE ST DeKalb, IL 60115	Other Public Building	Functional Bldg Value	\$1,811,721	\$0	\$50,000
23.02	PIO - Railing (NO COVERAGE REQUESTED)	330 Grove St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
25.01	Barb City Manor - Garage	680 HAISH BLVD DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$20,000	\$0	\$50,000
25.02	Barb City Manor	680 HAISH BLVD DeKalb, IL 60115	Other Public Building	Functional Bldg Value	\$13,288,000	\$0	\$50,000
25.03	Pavilion (NO COVERAGE REQUESTED)	680 Haish Blvd DeKalb, IL 60115	Parks Buildings	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
25.04	Carport (NO COVERAGE REQUESTED)	680 Haish Blvd DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$0	\$0	\$50,000



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
25.05	PIO - Flag Pole, Lighting, Benches & Tables (NO COVERAGE REQUESTED)	680 Haish Blvd DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
26.01	Fire Station 1 - Storage Shed	700 PINE ST DeKalb, IL 60115	Storage	Functional Bldg Value	\$21,000	\$5,250	\$50,000
26.02	Fire Station #1	700 PINE ST DeKalb, IL 60115	Fire Station	Functional Bldg Value	\$3,000,000	\$250,000	\$50,000
26.03	PIO - Fencing, Flag Pole & Tables (NO COVERAGE REQUESTED)	700 Pine St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
27.01	Police Station	700 W LINCOLN HWY DeKalb, IL 60115	Police / Jails	Replacement Cost / Margin Clause	\$17,210,000	\$1,531,000	\$50,000
27.02	PIO - Bike Rack, Bollards, Flag Pole, Lighting, Signage & Trash Bins (NO COVERAGE REQUESTED)	700 W Lincoln Hwy DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
29.01	North Water Tower	900 W DRESSER RD DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$5,432,000	\$0	\$50,000
29.02	Water Treatment Plant	900 W DRESSER RD DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,152,000	\$15,000	\$50,000
29.03	Well #14	900 W Dresser Rd DeKalb, IL 60115	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$629,000	\$0	\$50,000



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
30.01	Fire Station #3	900 W DRESSER RD DeKalb, IL 60115	Fire Station	Replacement Cost / Margin Clause	\$1,938,000	\$300,000	\$50,000
30.02	Storage Building (NO COVERAGE REQUESTED)	900 W Dresser Rd DeKalb, IL 60115	Storage	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
30.03	PIO - Bollards, Flag Pole, Lighting, Benches & Signage (NO COVERAGE REQUESTED)	900 W Dresser Rd DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
31.01	West End Maintenance Hangar	2100 Pleasant Street DeKalb, IL 60115	Garage	Functional Bldg Value	\$300,000	\$25,000	\$50,000
31.02	PIO - Fencing (NO COVERAGE REQUESTED)	2100 Pleasant St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
32.01	Airport Hanger	2200 Pleasant Street DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$1,017,000	\$0	\$50,000
34.01	Airport Storage Barn #1	3331 Pleasant Street DeKalb, IL 60115	Storage	Functional Bldg Value	\$250,000	\$0	\$50,000
34.02	Airport Storage Barn #2 (NO COVERAGE REQUESTED)	3331 Pleasant Street DeKalb, IL 60115	Garage	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
34.03	PIO - Fencing (NO COVERAGE REQUESTED)	3331 Pleasant St DeKalb, IL 60115	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
35.01	NEW CITY HALL	164 E LINCOLN HWY DeKalb, IL 60115	Office	Replacement Cost / Margin Clause	\$4,252,000	\$200,000	\$50,000
36.01	Vacant Land	1011 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000



PROPERTY SCHEDULE

DeKalb, City of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
37.01	Vacant Land	1015 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
38.01	Vacant Land	1017 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
39.01	Vacant Land	1019 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
40.01	Vacant Land	1021 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
41.01	Vacant Land	1023 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
42.01	Vacant Land	1025 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
43.01	Vacant Land	1027 W Hillcrest Dr DeKalb, IL 60115	Vacant Land	Replacement Cost / Margin Clause	\$0	\$0	\$50,000
					TOTAL BUILDING VALUE		\$104,491,626
					TOTAL BPP VALUE		\$3,870,128
					TOTAL PROPERTY IN THE OPEN VALUE		
					TOTAL INSURED VALUE		\$108,361,754



INLAND MARINE SCHEDULE

DeKalb, City of

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

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
287	2005	G 25E-3	DAEWOO FORKLIFT	GA-00613	\$2,500	\$13,000
300	1994	Forklift	Caterpillar	1AM-006A	\$2,500	\$17,300
305	2020	FM1015	FRONTIER	1XFFM10XPL00 00701	\$2,500	\$19,500
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-406 2102	\$2,500	\$20,000
311	2005	Bobcat Loader S185	Bobcat	525013207	\$2,500	\$20,445
315		RHINO SD FLEX WING ROTARY CUTTER	FN240	10096	\$2,500	\$27,700
316	1987	2750	JD TRACTOR BOOM MOWER	L02755A60994 5	\$2,500	\$28,500
317		Light Tower	Allmand	2406RR007	\$2,500	\$30,000
318	1974	570-A	JD GRADER	2617-T	\$2,500	\$31,750
319	2003	5420	JOHN DEERE TRACTOR - 5420	LV5420P34668 5	\$2,500	\$32,984
320		MORBARK TORNADO CHIPPER	TORNADO	4S85Z16157W0 24672	\$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	T0410GX90486 7	\$2,500	\$55,575
328		P.M. SERIES 32-36 CRANE - PURCHASED USED	32024J63 CRANE	190168	\$2,500	\$62,103



INLAND MARINE SCHEDULE**DeKalb, City of**

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
329	1989	H2318	OSHKOSH AIRPORT BROOM	10T3E2B5XK10 37031	\$2,500	\$75,000
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
TOTAL INSURED VALUE					\$1,110,572	





NETGUARD® PLUS CYBER LIABILITY INSURANCE NON-BINDING INDICATION

Date: November 30, 2022

	Option 1	Option 2
Maximum Policy Aggregate Limit	\$1M	\$2M
Premium	\$26,567	\$39,850
Policy Fee (fully earned at inception)	\$195	\$195
Total Payable Premium	\$26,762	\$40,045

LIMITS PER INSURING AGREEMENT

"NIL" or "N/A" indicates that the Coverage is not included in the quoted premium and that portion of the Policy will not apply.

Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)

Multimedia Liability Coverage	\$1M/\$1M	\$2M/\$2M
Security and Privacy Liability Coverage	\$1M/\$1M	\$2M/\$2M
Privacy Regulatory Defense and Penalties Coverage	\$1M/\$1M	\$2M/\$2M
PCI DSS Liability Coverage	\$1M/\$1M	\$2M/\$2M
Bodily Injury Liability Coverage	\$250K/\$250K	\$250K/\$250K
Property Damage Liability Coverage	\$50K/\$50K	\$50K/\$50K
TCPA Defense Coverage	\$50K/\$50K	\$50K/\$50K

First Party Insuring Agreements (Event Discovered and Reported Coverage)

Breach Event Costs Coverage	\$250K/\$250K	\$250K/\$250K
Post Breach Remediation Costs Coverage	\$25K/\$25K	\$25K/\$25K
BrandGuard™ Coverage	\$1M/\$1M	\$1M/\$1M
System Failure Coverage	\$250K/\$250K	\$250K/\$250K
Dependent System Failure Coverage	\$250K/\$250K	\$250K/\$250K
Cyber Extortion Coverage	\$250K/\$250K	\$250K/\$250K
Cyber Crime Coverage		
A. Financial Fraud Sublimit	\$100K/\$100K	\$100K/\$100K
B. Telecommunications and Utilities Fraud Sublimit	\$100K/\$100K	\$100K/\$100K
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	\$100K/\$100K	\$100K/\$100K
2. Client Phishing Fraud Loss Sublimit	\$100K/\$100K	\$100K/\$100K
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$100K	\$100K
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$100K	\$100K
Bricking Loss Coverage	\$1M/\$1M	\$2M/\$2M
Property Damage Loss Coverage	\$50K/\$50K	\$50K/\$50K
Reward Expenses Coverage	\$50K/\$50K	\$50K/\$50K
Court Attendance Costs Coverage	\$25K/\$25K	\$25K/\$25K
Additional Defense Costs Limit: (Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)	NIL	NIL
Breach Event Costs Outside the Limit Enhancement:	N/A	N/A



DEDUCTIBLES, WAITING PERIODS, PERIODS OF INDEMNITY AND PERIOD OF RESTORATION

	Option 1	Option 2
Aggregate Deductible	None	None
DEDUCTIBLE PER INSURING AGREEMENT		
Deductibles shown below apply to each claim		
Multimedia Liability Coverage	\$50,000	\$50,000
Security and Privacy Liability Coverage	\$50,000	\$50,000
Privacy Regulatory Defense and Penalties Coverage	\$50,000	\$50,000
PCI DSS Liability Coverage	\$50,000	\$50,000
Bodily Injury Liability Coverage	\$50,000	\$50,000
Property Damage Liability Coverage	\$50,000	\$50,000
TCPA Defense Coverage	\$50,000	\$50,000
Breach Event Costs Coverage	\$50,000	\$50,000
Post Breach Remediation Costs Coverage	\$50,000	\$50,000
BrandGuard™ Coverage		
Waiting Period	2 weeks	2 weeks
Period of Indemnity	6 months	6 months
System Failure Coverage		
A. Data Recovery Deductible	\$50,000	\$50,000
B. Non-Physical Business Interruption		
Waiting Period	8 hours	8 hours
Period of Restoration	6 months	6 months
Dependent System Failure Coverage		
A. Data Recovery Deductible	\$50,000	\$50,000
B. Non-Physical Business Interruption		
Waiting Period	12 hours	12 hours
Period of Indemnity	4 months	4 months
Cyber Extortion Coverage	\$50,000	\$50,000
Cyber Crime Coverage	\$50,000	\$50,000
Bricking Loss Coverage	\$50,000	\$50,000
Property Damage Loss Coverage	\$50,000	\$50,000
Reward Expenses Coverage	\$50,000	\$50,000
Court Attendance Costs Coverage	None	None



REQUIRED ADDITIONAL UNDERWRITING INFORMATION

All quoted terms are subject to our receipt, review, and acceptance of the following information:

DUE PRIOR TO BINDING:

- A completed TMHCC NetGuard New Business Application ([NGPNBA-12022](#)), signed and dated no more than 45 days prior to the proposed effective date. (TERMS ARE SUBJECT TO FAVORABLE RESPONSES TO: MFA FOR REMOTE ACCESS, MFA FOR EMAIL, MFA FOR LOCAL AND REMOTE PRIVILEGED ACCOUNTS, EDR OF 100% OF ENDPOINTS AND LOSS HISTORY)

DUE WITHIN 7 DAYS OF BINDING:

- No subjectivities required.

NOTES AND APPLICABLE ENDORSEMENTS

NGP1012-42020	Amendment of Created or Acquired Subsidiaries Clause Subsidiary acquisition threshold: 10%
NGP1082-52020	Amendment of Other Insurance Provisions: Excess Insurance
NGP1078-52020	Nuclear Incident Exclusion
NGP1076-42020	Policyholder Disclosure Notice of Terrorism Insurance Coverage
NGP1098-52022	Ransomware Attack Sublimit and Coinsurance Ransomware Attack Sublimit: \$250,000 Aggregate Ransomware Attack Coinsurance: twenty-five percent (25%)
NGP1075-42020	Service of Suit

TERMS AND CONDITIONS

Third Party Liability Coverage provided on a claims-made and reported basis. First Party Coverage provided on an event discovered and reported basis.

If coverage is bound, the Applicant consents to periodic non-intrusive scans of the Applicant's internet-facing systems/applications for common vulnerabilities. The individual responsible for the Applicant's network security, as designated on the Application for this insurance, will receive direct communications from the Insurer and/or its representatives regarding the results of such scans and any potentially urgent security issues identified in relation to the Applicant's organization.

Payment of premium is due 30 days from the effective date of coverage.

Non-Binding Indication is valid through December 30, 2022. Underwriters reserve the right to change the terms indicated or decline to quote the account.