

alexander | murray agency

Taking care of you. Then, now and tomorrow.

Owner/Agents

Dick Alexander
1960-1992

Ed Murray
1975-current

Dennis Hermann
2009-current

To: Mayor, City Council, & Staff

From: Dennis Hermann

Date: 6/7/2017

Re: City of Washington, Property & Liability Coverage Renewal

Attached, find our renewal proposal for the term July 1, 2017 thru July 1, 2018 as provided by Travelers for the Property and Liability coverage for the City of Washington. The quote for the renewal term is \$149,014. The prior term had a premium of \$148,541 therefore the renewal is up \$473, roughly a 0.3% increase. This is a very good renewal with basically a flat premium and same coverages as prior term. I am very pleased that Travelers was able to offer such an attractive renewal to the City of Washington.

A breakdown of the premium is provided on page 46 of the proposal. Property (buildings) premium makes up roughly 15% of the total. The property coverage is a total blanketed value of \$20,806,802 of the listed schedule of property on page 8 with a deductible of \$2500, which is the same as prior term. Liability premium for general, employee benefits, law & Public entity is a total of \$61,910 which is 42% of the total premium. Auto premium for both liability and physical damage coverage is \$29,463 which is 20% of total premium. Umbrella premium \$20,938 which is roughly 14% of total premium. The remaining roughly 9% of the premium is for inland marine, crime and cyber coverages.

Full details on the coverages are provided in the proposal which is included in your agenda.

It is our recommendation to accept the renewal quote from Travelers for the term July 1, 2017 thru July 1, 2018 for \$149,014.

\\AM_NAS01\Scans\Commercial Clients\City of Washington\COW07012017renewalmemo.docx





A Commercial Insurance Proposal for:

CITY OF WASHINGTON

Effective Date: 07/01/2017

Expiration Date: 07/01/2018

Prepared For: Alexander Murray Agency

Date of Proposal:
Print Date: 05/16/17

CITY OF WASHINGTON

Coverage

Line of Business	Company	Policy Number
Deluxe Property	The Travelers Property Casualty Company of America	
Crime	The Travelers Property Casualty Company of America	
Inland Marine	The Travelers Property Casualty Company of America	
General Liability	The Phoenix Insurance Company	
Employee Benefit Liability	The Phoenix Insurance Company	
Law Enforcement Liability	The Phoenix Insurance Company	
Public Entity Management Liability	The Phoenix Insurance Company	
Public Entity Employment-Related Practices Liability	The Phoenix Insurance Company	
CyberFirst	The Travelers Indemnity Company	
Auto Liability	The Travelers Indemnity Company	
Auto Physical Damage	The Travelers Indemnity Company	
Umbrella Liability	The Travelers Indemnity Company	

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THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. THIS IS NOT A COMPLETE LISTING OF ALL THE ENDORSEMENTS INCLUDED IN YOUR POLICY. IN ADDITION TO THE POLICY ENDORSEMENTS OUTLINED IN THIS PROPOSAL/QUOTE, ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS MAY INCLUDE ADDITIONAL ENDORSEMENTS, INCLUDING STATE-MANDATED ENDORSEMENTS, THAT MAY AFFECT COVERAGE. HOWEVER, ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

THIS PROPOSAL/QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

As Broker/Agent you will be responsible for being aware of and complying with the various legal requirements associated with countersignature in various jurisdictions covered in the policies.

Unless accepted, the offer(s) of insurance contained in this proposal expire(s) automatically fifteen days after the proposal date referenced on the cover page of this proposal.

Account Team

Account Executive — Overall Account Coordinator

Carolynn A Audette

(651)310-5292

CAUDETTE@travelers.com

Account Manager — Policy and Billing Services

Dawn M Evans

(210)525-3843

DMEVANS@travelers.com

Territory Manager

Debbie Dickinson

(216)643-2317

DDICKIN2@travelers.com

Risk Control — Coordinator of Loss Prevention & Safety Services**Claim Account Executive — Coordinator of Claims Services**

To report, ask a question or discuss a claim please call 1-800-238-6225. A Claim Customer Service Representative is available 24 hours a day, 7 days a week to take the first notice of loss or provide assistance on any existing claim.

About Travelers

Travelers (NYSE: TRV) is a leading provider of property casualty insurance and surety products and of risk management services to a wide variety of businesses, other organizations and to individuals. The company reported 2014 revenues of \$27 billion and total assets of \$103 billion.

Our products are distributed primarily through U.S. independent insurance agents and brokers. Travelers is the second largest writer of personal insurance through independent agents. The company also has offices in the U.K., Ireland, and Canada. Travelers has about 30,000 employees worldwide. For more information, visit www.travelers.com.

Financial Strength

The financial strength of an insurance company is understandably important to its policyholders. Independent services, such as A.M. Best, Standard & Poor's and Moody's, have consistently given high ratings to our claim-paying ability and financial strength.

The independent financial strength ratings, which reflect the Travelers claims-paying ability, are as follows:

A.M. Best	A++	(A++ is the highest of 16)
Standard & Poor's	AA	(AA is the 3rd highest of 21)
Moody's	'Aa2	(Aa2 is the 3rd highest of 21)

It is the policy of Travelers to comply with all applicable federal, state and local fair employment laws. In addition, Travelers files appropriate EEO-1 reports and voluntarily subscribes to the principles of affirmative action.

Public Sector Expertise

Travelers is the leading provider of property and casualty insurance for public entities. It's a position we've worked hard to earn by building lasting relationships and strong foundations in communities across the country. With our expertise, years of hands-on experience and outstanding financial strength and stability, clients count on us to deliver thoughtfully designed, tailored insurance coverages and risk management solutions for the exposures they face.

Our underwriting, risk control and claim teams work exclusively with public entities. Travelers has impressive capabilities to serve the needs of the market. We're proud to offer:

- Package products for municipalities, counties, water and sewer districts and other selected special districts. For these segments, we deliver a menu of customized offerings and solutions – including property, liability, auto and professional coverages – designed specifically for local governments;
- Large public entity property business – including schedules in excess of \$250 million total insured values – for the segments listed above as well as for schools, excess property and assumed reinsurance.

The team at Travelers takes the time to understand issues affecting local government. They analyze current risks, anticipate those customers may face in the future and create flexible solutions to manage both.

UNDERWRITING

Our underwriters stay abreast of public affairs, as well as evolving legal and social issues. We develop balanced solutions to meet each customer's unique situation and work with agents and brokers to customize the most effective plan for our clients.

CLAIM SERVICES

When it comes to claim handling, one size doesn't fit all. Travelers has claim professionals dedicated to handling claims for public entities. They understand state-specific issues and have extensive knowledge of the immunities and special defenses afforded to public entities. In addition, Travelers retains defense counsel who specializes in representing public entities and understand the complexity of public entity legislation.

RISK CONTROL SERVICES

Travelers risk control consultants work exclusively with public entity clients. These risk control professionals are dedicated to understanding a customer's unique operations, risks and issues. The value-added risk management programs, seminars and personalized service plans offered by Travelers help prevent losses and reduce overall costs for public entities.

Risk Control Services

Travelers offers risk control resources that have a proven impact on preventing losses and reducing overall costs for public entities. These resources have been developed for public entity clients to address issues related to general liability, vehicle safety, property protection, law enforcement liability and employment practices liability.

Our goal is to provide public entities with resources to reduce loss-related expenses and enhance delivery of public services. These risk control resources respond to historical losses experienced by public entities and align with "best practices" for government entities, as advocated by the Public Risk Management Association (PRIMA) and the International City/County Management Association (ICMA).

When you select Travelers as your insurance carrier, you will have access to a wealth of risk control resources, including, but not limited to:

- **The Public Sector Risk Control Seminars:** The value-added risk management programs, seminars and training sessions offered by Travelers help prevent losses and reduce overall costs for public entities.
- **Travelers Web Site:** As a policyholder, you will have access to our Risk Control Web-site. You will be able to immediately download risk control materials, or order them from our products database. In addition, the site provides a pathway to register for our Safety Academy courses ... <http://www.travelers.com/riskcontrol>
- **Public Sector Risk Control Answer Line:** Have a technical question about a risk control issue? Use the Travelers Public Sector Answer Line. Clients can direct their specific risk control questions to the Answer Line for advice and information. [Ask Risk-Control@Travelers.com](mailto:AskRiskControl@Travelers.com).
- **Employment Practices Liability Risk Management Resources:** Our EPL resources include:
 - 1) Free access to an Internet-based resource site with a wealth of employment practices information including emerging issues in employment law, sample handbook, best practices for policies and procedures, articles, searchable library and much more:
 - 2) 800# Hotline for free general guidance from an attorney who specializes in employment law and can answer questions about workplace concerns.
 - 3) Hundreds of vendor web-based risk management training courses which are available from any computer with internet access, anytime 24/7. Travelers clients simply set up an account with the vendor and receive a 15% discount off retail pricing. Additional volume discounts are applied on purchases of \$1,000 or more.
- **CyberFirst:** eRisk Hub is a private web based portal containing information and technical resources that can assist in the prevention of network, cyber and privacy events and provide timely support if an incident occurs.
- **In the Public Interest Newsletter:** Each issue of this newsletter addresses risk control concerns for general liability, vehicle operations and employment practices. The newsletter also features risk control and risk management information to minimize the frequency and severity of losses.

At Travelers, we are dedicated to meeting our public entity clients' risk management and risk control needs. We are pleased to offer you these valuable risk control resources as a part of this insurance proposal.

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Location Schedule

1	1	POLICE STATION	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	2	SHOP	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	3	SHOP	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	4	10' DIA FILTER	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	5	7.5' WATER SOFTENER	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	6	WELL	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	7	WELL	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	8	WELL	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	9	WATER TOWER	115 W JEFFERSON ST, WASHINGTON, IL 61571
1	10	WATER TREATMENT	115 W JEFFERSON ST, WASHINGTON, IL 61571
2	11	CEMETERY GARAGE	GLENDAL, WASHINGTON, IL 61571
3	12	FIRE HOUSE GENERATOR	200 N WILMORE, WASHINGTON, IL 61571
4	13	LIFT STATION GENERATOR	DEER LANE, WASHINGTON, IL 61571
5	14	LIFT STATION GENERATOR	LORI LANE, WASHINGTON, IL 61571
6	15	LIFT STATION GENERATOR	SANTA FE, WASHINGTON, IL 61571
7	16	BRIDGE FILTER BLDG	BRIDGE FILTER BLDG, WASHINGTON, IL 61571
7	17	CLARIFIERS, EXPOSED PIPING	CLARIFIERS, WASHINGTON, IL 61571
7	18	RAS PUMPING BLDG	RAS PUMPING, WASHINGTON, IL 61571
7	19	SLUDGE DRYING BEDS	SLUDGE DRYING, WASHINGTON, IL 61571
7	20	BLOWER BLDG, SLUDGE PUMPS	BLOWER BLDG, WASHINGTON, IL 61571
7	21	CHLORINE BLDG	CHLORINE BLDG, WASHINGTON, IL 61571
7	22	CONTROL BLDG, LAB, PUMPS	CONTROL BLDG, WASHINGTON, IL 61571
7	23	EXPOSED AERATOR, DIGESTOR TANKS	EXPOSED AERATOR, WASHINGTON, IL 61571
7	24	FLOW METERING	FLOW METERING, WASHINGTON, IL 61571
7	25	GRIT CHAMBER	GRIT CHAMBER, WASHINGTON, IL 61571
7	26	SLUDGE STORAGE TANK	SLUDGE STORAGE, WASHINGTON, IL 61571
7	27	GENERATOR	GENERATOR, WASHINGTON, IL 61571
8	28	AERATOR BASINS-CLARIFIERS	AERATOR, WASHINGTON, IL 61571
8	29	CONTROL BLDG	CONTROL BLDG, WASHINGTON, IL 61571
8	30	DIGESTOR, EQUIPMENT BLDG	DIGESTOR, WASHINGTON, IL 61571
8	31	FILTER BUILDING	FILTER BLDG, WASHINGTON, IL 61571
8	32	TRICKLING FILTER	TRICKLING FILTER, WASHINGTON, IL 61571
9	33	LIFT STATION	NORTHEDGE LANE, WASHINGTON, IL 61571
10	34	LIFT PUMP	KNOLLAIRE, WASHINGTON, IL 61571
11	35	SHOP	101 W JEFFERSON ST, WASHINGTON, IL 61571
12	36	PUBLIC WORKS	107 LEGION RD, WASHINGTON, IL 61571
12	37	WELL GENERATOR	107 LEGION RD, WASHINGTON, IL 61571
12	38	PUMP HOUSE 11 AND 12	107 LEGION RD, WASHINGTON, IL 61571
13	39	WATER BOOSTER STATION	100 HILLCREST, WASHINGTON, IL 61571
14	40	WATER TREATMENT PLANT	1760 CONSTITUTION, WASHINGTON, IL 61571
14	41	WTP2 GENSET BLDG	1760 CONSTITUTION, WASHINGTON, IL 61571
14	42	WTP2 PUMPHOUSE 9	1760 CONSTITUTION, WASHINGTON, IL 61571
14	43	WTP2 WATER TOWER	1760 CONSTITUTION, WASHINGTON, IL 61571
15	44	CITY HALL	301 WALNUT, WASHINGTON, IL 61571
16	45	LIFT STATION	AUTUMN LANE, WASHINGTON, IL 61571
17	46	BENCHES-PLANTER	100 WASHINGTON SQ, WASHINGTON, IL 61571
17	47	CITY FOUNTAIN	100 WASHINGTON SQ, WASHINGTON, IL 61571
18	48	WWP2 FENCING	955 EARNST, WASHINGTON, IL 61571
19	49	PIO - 10 WARNING SIRENS	TBD, WASHINGTON, IL 61571

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Deluxe Property**DELUXE PROPERTY COVERAGE FORM****COVERAGES AND LIMITS OF INSURANCE - DESCRIBED PREMISES**

Insurance applies on a BLANKET basis only to a coverage or type of property for which a Limit of Insurance is shown below, and then only at the premises locations for which a value for such coverage or property is shown on the Statement of Values dated 3/3/2016, or subsequently reported to and insured by us. For Insurance that applies to a specific premises location see Deluxe Property Coverage Part Schedule - Specific Limits.

Blanket Description of Coverage or Property	Limits of Insurance
Building and Your Business Personal Property	\$20,806,802

COINSURANCE PROVISION:

Coinurance does not apply to the Blanket Coverages shown above.

VALUATION PROVISION:

Replacement cost (subject to limitations) applies to most types of covered property (See Valuation Loss Condition).

ADDITIONAL COVERED PROPERTY

	Limits of Insurance
Personal Property at Undescribed Premises:	
At any "exhibition" premises	\$50,000
At any installation premises or temporary storage premises	Not Covered
At any other not owned, leased or regularly operated premises	\$50,000
Personal Property in Transit	\$50,000

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DELUXE PROPERTY COVERAGE FORM - ADDITIONAL COVERAGES & COVERAGE EXTENSIONS

The Limits of Insurance shown in the left column are included in the coverage form and apply unless a Revised Limit of Insurance or Not Covered is shown in the Revised Limits of Insurance column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	Limits of Insurance	Revised Limits of Insurance
Accounts Receivable:		
At all described premises	\$50,000	\$250,000
In transit or at all undescribed premises	\$25,000	
Appurtenant Buildings and Structures	\$100,000	
Claim Data Expense	\$25,000	
Covered Leasehold Interest – Undamaged Improvements & Betterments		
Lesser of Your Business Personal Property limit or:	\$100,000	
Debris Removal (additional amount)	\$250,000	
Deferred Payments	\$25,000	
Duplicate Electronic Data Processing Data and Media	\$50,000	
Electronic Data Processing Data and Media		
At all described premises	\$50,000	
Employee Tools		
In any one occurrence	\$25,000	\$50,000
Any one item	\$2,500	\$5,000
Expediting Expenses	\$25,000	
Extra Expense	\$25,000	
Fine Arts		
At all described premises	\$50,000	
In transit	\$25,000	
Fire Department Service Charge	Included*	
Fire Protective Equipment Discharge	Included*	
Green Building Alternatives – Increased Cost		
Percentage 1%		
Maximum amount – each building	\$100,000	
Green Building Reengineering and Recertification Expense	\$25,000	
Limited Coverage for Fungus, Wet Rot or		
Dry Rot – Annual Aggregate	\$25,000	
Loss of Master Key	\$25,000	
Newly Constructed or Acquired Property:		
Buildings - each	\$2,000,000	
Personal Property at each premises	\$1,000,000	
Non-Owned Detached Trailers	\$25,000	
Ordinance or Law Coverage	\$250,000	
Outdoor Property	\$25,000	\$50,000
Any one tree, shrub or plant	\$2,500	
Outside Signs		
At all described premises	\$100,000	

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	CITY OF WASHINGTON	
At all undescribed premises	\$5,000	
Personal Effects	\$25,000	\$50,000
Personal Property At Premises Outside of the Coverage Territory	\$50,000	
Personal Property In Transit Outside of the Coverage Territory	\$25,000	\$50,000
Pollutant Cleanup and Removal – Annual Aggregate	\$100,000	
Preservation of Property		
Expenses to move and temporarily store property	\$250,000	
Direct loss or damage to moved property	Included*	
Reward Coverage		
25% of covered loss up to a maximum of:	\$25,000	
Stored Water	\$25,000	
Theft Damage to Rented Property	Included*	
Undamaged Parts of Stock in Process	\$50,000	
Valuable Papers and Records – Cost of Research		
At all described premises	\$50,000	\$250,000
In transit or at all undescribed premises	\$25,000	
Water or Other Substance Loss – Tear Out and Replacement Expense	Included*	

*Included means included in applicable Covered Property Limit of Insurance

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CITY OF WASHINGTON DELUXE BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM - DESCRIBED PREMISES

Premises Location No.	Building No.	Limits of Insurance
ALL	ALL	\$1,000,000

Rental Value: Included
Ordinary Payroll: Included

DELUXE BUSINESS INCOME - ADDITIONAL COVERAGES AND COVERAGE EXTENSIONS

The Limits of Insurance, Coverage Period and Coverage Radius shown in the left column are included in the coverage form and apply unless a revised Limit of Insurance, Coverage Period, Coverage Radius or Not Covered is shown under the column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	Limits of Insurance, Coverage Period or Coverage Radius	Revised Limits of Insurance, Coverage Period or Coverage Radius
Business Income from Dependent Property		
At Premises Within the Coverage Territory	\$100,000	\$250,000
At Premises Outside of the Coverage Territory	\$100,000	
Civil Authority		
Coverage Period	30 days	
Coverage Radius	100 miles	
Claim Data Expense	\$25,000	
Contract Penalties	\$25,000	
Extended Business Income		
Coverage Period	180 days	
Fungus, Wet Rot or Dry Rot – Amended Period of Restoration		
Coverage Period	30 days	
Green Building Alternatives – Increased Period of Restoration		
Coverage Period	30 days	
Ingress or Egress	\$25,000	
Coverage Radius	1 mile	
Newly Acquired Locations	\$500,000	
Ordinance or Law - Increased Period of Restoration	\$250,000	
Pollutant Cleanup and Removal – Annual Aggregate	\$25,000	
Transit Business Income	\$25,000	
Undescribed Premises	\$25,000	

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CITY OF WASHINGTON

CAUSES OF LOSS - EARTHQUAKE -- aggregate in any one policy year, for all losses covered under the Causes of Loss -- Earthquake endorsement, commencing with the inception date of this policy:

Annual
Aggregate
Limit

01. Applies at the following Building(s) numbered:

001-049 \$2,500,000

If more than one Annual Aggregate Limit applies in any one occurrence, the most we will pay is the highest involved Annual Aggregate Limit. The most we will pay during each annual period is the highest of the Annual Aggregate Limits shown.

CAUSES OF LOSS - BROAD FORM FLOOD -- aggregate in any one policy year, for all losses covered under the Causes of Loss -- Broad Form Flood endorsement, commencing with the inception date of this policy:

Annual
Aggregate
Limit

01. Applies at the following Building(s) numbered:

012,035-038,044 \$2,500,000

If more than one Annual Aggregate Limit applies in any one occurrence, the most we will pay is the highest involved Annual Aggregate Limit. The most we will pay during each annual period is the highest of the Annual Aggregate Limits shown.

EXCESS OF LOSS LIMITATION APPLIES -- See Causes of Loss -- Broad Form Flood endorsement.

Cause of Loss -- Equipment Breakdown

The insurance provided for loss or damage caused by or resulting from Equipment Breakdown is included in, and does not increase the Covered Property, Business Income, Extra Expense, and/or other coverage Limits of Insurance that otherwise apply under this Coverage Part.

Coverage Extension:	Limits of Insurance	Revised Limits of Insurance
Spoilage	\$25,000	\$250,000

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CITY OF WASHINGTON

Limitations:

Ammonia Contamination
Hazardous Substance

Limits of Insurance
Revised Limits of Insurance
\$25,000 \$250,000
\$25,000 \$250,000

UTILITY SERVICES:

Limits of Insurance

Direct Damage - in any one occurrence \$50,000
(See Utility Services -- Direct Damage endorsement)

Coverage is provided for the following:

Water Supply
Communication Supply
Power Supply

Coverage for Overhead Transmission Lines is: excluded.

Public Sector Services Additional Coverage Endorsements

Limits of Insurance

Law Enforcement Animals DX T4 46:

Any one law enforcement animal \$5,000
All law enforcement animals -- maximum per occurrence \$10,000

Public Entity Property Extensions DX T4 47:

Confiscated Property \$100,000
Street Lights -- each item \$2,500
Street Lights -- per occurrence \$50,000
Street Signs -- each item \$2,500
Street Signs -- per occurrence \$50,000
Traffic Signs and Lights -- each item \$2,500
Traffic Signs and Lights -- per occurrence \$50,000
Stadium Lights -- each item \$2,500
Stadium Lights -- per occurrence \$50,000

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DEDUCTIBLES:**BY EARTHQUAKE:**

	Percentage	Occurrence
01. in any one occurrence, at the following Building(s) numbered:		
001-049		\$50,000

As respects Business Income Coverage a 72 hour deductible applies at all premises locations

BY "FLOOD":

	Occurrence
01. At the premises location(s) of the following Building(s) numbered:	
012,035-038,044	
in any one occurrence:	\$50,000

As respects Business Income Coverage a 72 hour deductible applies at all premises locations

BUSINESS INCOME:

As respects Business Income Coverage, for which no other deductible is stated above or in the coverage description, a 72 hour deductible applies.

ANY OTHER COVERED LOSS:

in any one occurrence:	\$2,500
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CITY OF WASHINGTON

AMENDMENTS:

CAUSES OF LOSS-EQUIPMENT BREAKDOWN	DX T3 19
ELECTRONIC VANDALISM LIMITATION ENDT	DX T3 98
EXCLUSION OF CERTAIN COMPUTER LOSSES	IL T3 55
EXCL. OF LOSS DUE TO VIRUS OR BACTERIA	IL T3 82
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
CAP ON LOSSES CERTIFIED ACT OF TERRORISM	IL T4 14

Rating Basis

Rating Basis is Based on 100% Values for Blanket Locations plus Scheduled Locations Limits plus Time Element Limits.

Total Rating Basis:	\$21,806,802
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Rate:	.092224
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Premium for Policy Period:	\$21,629
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Note: The Premium shown above includes the premium charged for Equipment Breakdown coverage. The premium for Equipment Breakdown coverage is \$1,511.

If you elect not to purchase Equipment Breakdown coverage, please contact your Account Executive and a revised quote without Equipment Breakdown coverage will be sent to you.

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Crime**Government Crime - Discovery Coverage**

The Government Crime - Discovery Coverage Part consists of this Declarations Form and the Government Crime - Discovery Coverage Form.

Employee Benefit Plan(s) Included as Insureds:

Insuring Agreements	Limit Of Insurance Per Occurrence	Deductible Amount Per Occurrence
Employee Theft – Per Loss Coverage	\$100,000	\$1,000
Forgery Or Alteration	\$50,000	\$1,000
Inside The Premises – Theft of Money And Securities	\$50,000	\$1,000
Inside The Premises – Robbery Or Safe Burglary Of Other Property	\$50,000	\$1,000
Outside The Premises	\$50,000	\$1,000
Computer Fraud	\$50,000	\$1,000
Funds Transfer Fraud	\$50,000	\$1,000
Money Orders And Counterfeit Paper Currency	\$50,000	\$1,000

Endorsements Forming Part Of This Coverage Part When Issued


EXCLUSION OF CERTAIN COMPUTER LOSSES	IL T3 55
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE	CR 25 19
- GOVERNMENT EMPLOYEES	

CANCELLATION OF PRIOR INSURANCE ISSUED BY US:

By acceptance of this Coverage Part you give us notice cancelling prior policy Nos. ;
the cancellation to be effective at the time this Coverage Part becomes effective.

Gross Premium: \$530

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Inland Marine**IM PAK**

State	Premises / Bldg Number	Coverage	Limits of Insurance & Deductibles
		Contractor's Equipment	
		Listed Items	\$ 1,162,016
		Unlisted Items	\$ 194,905
		Not To Exceed	\$ 5,000 per item
		Leased or Rented Items	\$ 372,000 per item
		Newly Acquired Contractors Equipment	\$ 250,000
		Replacement Items	\$
		Rental Cost	\$ 5,000 per item
		Loss to any one Replacement Item	\$ 100,000 per item
		Maximum Amount of Payment	\$ 1,728,921
		Flood Limit of Insurance	\$ 1,000,000
		Flood Annual Aggregate Limit of Insurance	\$ 1,000,000
		Earth Movement Limit of Insurance	\$ 1,000,000
		Earth Movement Annual Aggregate Limit of Insurance	\$ 1,000,000
		Basic Deductible	\$ 1,000
		Flood Deductible	\$ 50,000
		Earth Movement Deductible	\$ 50,000
		Windstorm Deductible	\$ 1,000
		Scheduled Property	\$
		Scheduled Items	\$ 171,453
		Flood Limit of Insurance	\$ 171,453
		Flood Annual Aggregate Limit of Insurance	\$ 171,453
		Earth Movement Limit of Insurance	\$ 171,453
		Earth Movement Annual Aggregate Limit of Insurance	\$ 171,453
		Basic Deductible	\$ 1,000
		Flood Deductible	\$ 50,000
		Earth Movement Deductible	\$ 50,000
		Windstorm Deductible	\$ 1,000

EXCLUSION OF CERTAIN COMPUTER LOSSES	IL T3 55
EXCL. OF LOSS DUE TO VIRUS OR BACTERIA	IL T3 82
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
CAP ON LOSSES CERTIFIED ACT OF TERRORISM	IL T4 14

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ADDITIONAL COVERAGE INFORMATION

Other

IM PAK Modifiers

IM PAK will use policy language attachments rather than endorsements (refer to the IM PAK section).

Modifier NumberName

0696

RC, CE @ 100% Co. & SP @ 80% Co.

Gross Premium:

\$7,400

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General Liability – Occurrence

Option 1

Coverage	Limit
General Aggregate Limit	\$3,000,000
Products/Completed Operations Aggregate Limit	\$3,000,000
Personal and Advertising Injury Liability Any One Person or Organization Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
The following limits apply:	
Damage to Premises Rented to You Limit (Any One Premises)	\$300,000
Medical Expense Limit (Any One Person)	Excluded
Sewage Back-Up Limit	\$100,000
Failure To Supply Limit	\$100,000

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General Liability – Occurrence**AMENDMENTS**

PUBLIC ENTITIES XTEND ENDORSEMENT

MOBILE EQUIPMENT REDEFINED - PUBLIC ENTITIES

AMENDMENT OF COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY

AMENDMENT - POLLUTION EXCLUSION

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

EMPLOYMENT-RELATED PRACTICES EXCLUSION

EXCLUSION - ASBESTOS

EXCLUSION - INJURY TO VOLUNTEER FIREFIGHTERS

EXCLUSION - LAW ENFORCEMENT ACTIVITIES OR OPERATIONS

COVERAGE C - MEDICAL PAYMENTS EXCLUSION

EXCLUSION - EMPLOYEES AND VOLUNTEER WORKERS AS INSURED FOR CERTAIN BODILY INJURY, PERSONAL INJURY AND PROPERTY DAMAGE

EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION

EXCLUSION - UNSOLICITED COMMUNICATIONS

EXCLUSION - WAR

EXCLUSION - PUBLIC USE OF PRIVATE PROPERTY

FUNGI OR BACTERIA EXCLUSION - WITH LIMITED EXCEPTION FOR BACTERIA IN SEWAGE BACK-UP

EXCLUSION - DISCRIMINATION

EXCLUSION - PROFESSIONAL HEALTH CARE SERVICES - PUBLIC ENTITIES

EXCLUSION - VIOLATION OF CONSUMER FINANCIAL PROTECTION LAWS

EXCLUSION - LEAD

EXCLUSION - NUCLEAR ENERGY LIABILITY

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

AMENDMENT OF BODILY INJURY DEFINITION

AMENDMENT OF PROPERTY DAMAGE DEFINITION

AMENDMENT - NON CUMULATION OF EACH OCCURRENCE LIMIT OF LIABILITY AND NON CUMULATION OF PERSONAL AND ADVERTISING INJURY LIMIT

AMENDMENT - OTHER INSURANCE CONDITION AND MEANING OF OTHER INSURANCE, OTHER INSURER, AND INSURER

AMENDMENT OF CONTRACTUAL LIABILITY EXCLUSION - EXCEPTION FOR DAMAGES ASSUMED

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IN AN INSURED CONTRACT APPLIES ONLY TO NAMED INSURED

AMENDMENT OF SUPPLEMENTARY PAYMENTS - TAXED COSTS AND APPEAL BONDS

PROFESSIONAL HEALTH CARE & SOCIAL SERVICES LIABILITY COVERAGE - DESIGNATED PROFESSIONALS - PUBLIC ENTITIES APPLIES WHEN "YES" IS INDICATED BELOW:

NURSES	NO	PARAMEDIC / EMT	NO
JAIL NURSES	NO	SOCIAL SERVICES	NO
CORONER	NO		

EXCLUSION - DESIGNATED ACTIVITIES OR OPERATIONS - THE FOLLOWING ARE EXCLUDED:

FIRE DISTRICT OR DEPARTMENT

Gross Premium**\$23,342***Consult Policy for Actual Terms and Conditions***TRAVELERS** 

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General Liability**Features & Benefits****Coverage**

Coverage features include:

- Reasonable Force Property Damage – Exception to Expected Or Intended Injury Exclusion;
- Owned Watercraft Less Than 25 Feet - Exception to Aircraft, Auto Or Watercraft Exclusion;
- Damage to Premises Rented to You – Exception to Damage To Property Exclusion;
- Good Samaritan Services Coverage;
- Unintentional Omission will not prejudice rights under insurance;
- Blanket Waiver of Subrogation.
- Non-Owned Watercraft 50 Feet Long or Less – Exception to Aircraft, Auto Or Watercraft Exclusion;
- Aircraft Chartered With Pilot - Exception to Aircraft, Auto Or Watercraft Exclusion;
- Increased Supplementary Payments For Bail Bonds;
- Contractual Liability – Railroads;
- Knowledge and Notice of Occurrence or Offense;

Pollution Coverage – broadening endorsement includes coverage for bodily injury and property damage arising out of certain discharges or releases of pollutants caused by:

- Pesticide, herbicide, fungicide or fertilizer application;
- Chlorine, sodium hypochlorite or any other chemical use in sewage treatment, water purification or swimming pool maintenance;
- Use of substances in providing, or training for, fire-fighting or emergency response services. ; or
- Sewage back-up into a building from any named insured's sewage treatment facility or sanitary sewer.

Who Is an Insured

- Public Entity
- Elected or Appointed Officials
- Board Members
- Employees and Volunteer Workers
- Owners, Managers or Lessors of Premises
- Lessors of Equipment
- Watercraft Users

Other

- Your Law Enforcement Activities or Operations, including jail premises, are excluded. Coverage may be available under the Law Enforcement Liability agreement.
- Employment-related practices are excluded. Coverage may be available under the Employment-Related Practices Liability - Claims-Made agreement.

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Employee Benefits Liability – Claims Made**Option 1****Coverage****Limit**

Aggregate Limit	\$3,000,000
Each Employee Limit	\$1,000,000

DEDUCTIBLES

The following deductibles (Loss Only) apply:

Each Employee Deductible (Loss Only)	\$1,000
Retroactive Date:	12/30/2010

Gross Premium

\$192

Features & Benefits**Coverage Form**

This coverage form is designed to provide coverage for damages that the insured is legally obligated to pay because of a negligent act, error or omission committed in the administration of the named insured's employee benefit program, as that term is defined in the coverage form. Administration includes counseling employees, including their dependents and beneficiaries, with respect to the employee benefit program and handling records in connection with the employee benefit program.

Who Is an Insured

- Public Entity
- Employees

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Law Enforcement Liability – Occurrence**Option 1**

Coverage	Limit
Aggregate Limit	\$1,000,000
Each Wrongful Act Limit	\$1,000,000

DEDUCTIBLES

Deductibles apply to damages & defense expenses unless required otherwise by state regulation.

The following deductible (Damages and Defense Expenses) applies:

Each Wrongful Act Deductible - Damages and Defense Expenses \$5,000

AMENDMENTS

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE -UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

FUNGI OR BACTERIA EXCLUSION

MOBILE EQUIPMENT REDEFINED - EXCLUSION OF VEHICLES SUBJECT TO MOTOR VEHICLE LAWS

Gross Premium \$21,930

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Law Enforcement Liability**Features & Benefits****Coverage**

This coverage is designed to cover the premises and operations exposures and the professional liability of law enforcement agencies, including your jail operations. It covers amounts any insured is legally required to pay as damages for covered bodily injury, property damage or personal injury that is caused by a wrongful act committed by you or on your behalf while conducting law enforcement activities or operations. Wrongful act is defined as any act, error or omission. Insurance applies to:

- Bodily Injury, Personal Injury and Property Damage;
- Injury caused by electric mobility devices not subject to compulsory/financial responsibility law;
- Injury due to the use of mace, pepper spray or tear gas;
- Mental Anguish, Emotional Distress;
- Violation of Civil Rights protected under any federal, state or local law;
- Authorized Moonlighting;
- Canine & Equine Exposures;
- False Arrest, Detention or Imprisonment;
- False or Improper Service of Process;
- Mutual Aid Agreements.

Who is an Insured

- Public Entity
- Elected and Appointed Officials, Executive Officers and Directors
- Employees
- Volunteer Workers
- Legal Representatives

Other

- Pay on behalf of basis (Deductible Options Only).
- Duty to defend claims and suits even if allegations are groundless, false, or fraudulent (Deductible Options Only).
- Additional Supplementary Payment of \$25,000 for physical damage to personal property of others that is in a person's possession at the time of arrest and in the care, custody or control of an insured at the time of damage (Deductible options only).
- Damages include plaintiff's attorney fees if awarded or paid in settlement.
- Defense outside limits.
- Defense obligation for criminal, dishonest, fraudulent or malicious wrongful act allegations provided until it has been admitted or determined in a legal proceeding that such wrongful act was committed by that insured or with consent or knowledge of that insured.
- Contractual Liability Exclusion does not apply to injury or damage if insured would have liability for damages even without the contract.
- Professional Health Care Services Exclusion does not apply to providing first aid or to certain services performed by non-medical staff.
- Coverage for jail nurses providing professional health care services can be added by endorsement.
- Limits not reduced by payment of deductible or self-insured retention.

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Public Entity Management Liability – Claims Made**Option 1**

Coverage	Limit
Aggregate Limit	\$1,000,000
Each Wrongful Act Limit	\$1,000,000
Retroactive Date:	01/01/2006

DEDUCTIBLES

Deductibles apply to damages & defense expenses unless required otherwise by state regulation.

The following deductible (Damages and Defense Expenses) applies:

Each Wrongful Act Deductible - Damages and Defense Expenses	\$5,000
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AMENDMENTS

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

AMENDMENT OF NETWORK AND INFORMATION SECURITY WRONGFUL ACT DEFINITION

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

LIMITED SPECIAL EXPENSES COVERAGE - KEY EMPLOYEES

Limited Special Expenses Aggregate Limit - Key Employees	\$50,000
Limited Special Expenses Participation Percentage - Key Employees	10%

The Following Are Excluded When "Yes" is Indicated Below. If "No" is Indicated, An Amendment And/Or Manuscript Endorsement May Be Required.

Yes Airport	Yes Transit Authorities
Yes Health Care Facilities: Clinics	Yes Gas Utilities
Yes Health Care Facilities: Hospital	Yes Electric Utilities
Yes Health Care Facilities: Blood Banks	Yes Housing Authorities
Yes Health Care Facilities: Nursing Homes	Yes Schools or School Districts
Yes Health Care Facilities: Rehabilitation Facilities	Yes Joint Powers Authority
Yes Port Authorities	

Gross Premium \$8,676

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Public Entity Management Liability**Features & Benefits****Coverage**

This coverage is designed to cover damages any insured is legally required to pay for covered loss that is caused by a wrongful act committed while conducting duties by or on behalf of a public entity or its boards. Wrongful act is defined as any act, error or omission. (Excludes coverage for bodily injury, personal injury, advertising injury, property damage and employment-related loss.)

Who Is an Insured

- Public Entity
- Boards and Board Members
- Elected and Appointed Officials, Executive Officers and Directors
- Employees (including employees of the entity's boards)
- Legal Representatives
- Volunteer Workers

Other

- Pay on behalf of basis (Deductible Options Only).
- Duty to defend claims and suits even if allegations are groundless, false, or fraudulent (Deductible Options Only).
- Professional health care services and law enforcement activities or operations exclusions apply.
- Coverage for insured persons appointed at the named insured's request to serve on outside tax-exempt entity.
- Coverage for "your boards" operating under your jurisdiction and part of total operating budget.
- Coverage extends to employed: lawyers, architects, engineers, accountants and other professional "employees" while performing duties related to the conduct of your business (Professional Health Care Services Exclusion and certain other exclusions apply, however).
- Coverage applies to zoning disputes that seek damages, provided that such claims do not amount to a of "taking or controlling of private property for public use or benefit, including the diminution in value for such property".
- Breach of Contract Exclusion does not apply to loss arising out of the breach of a mutual aid agreement.
- Definition of "suit" includes arbitration/alternative dispute resolution proceeding seeking money damages.
- Coverage for Limited Special Expense Reimbursement – Key Employees. (Available premium charge required for endorsement).
- Defense outside limits.
- Defense obligation for allegations of criminal, dishonest, fraudulent, or malicious wrongful acts or knowing violations of rights or law is provided until it has been admitted or determined in a legal proceeding that such wrongful act or knowing violation was committed by that insured or with consent or knowledge of that insured.
- Contractual Liability Exclusion does not apply to loss for which insured would have liability for damages even without the contract.
- Limits not reduced by payment of deductible or self-insured retention.

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Public Entity Employment-Related Practices Liability – Claims Made**Option 1****IMPORTANT NOTICE –**

Defense expenses are payable within the limits of insurance.

Coverage	Limit
Aggregate Limit	\$1,000,000
Each Wrongful Employment Practice Offense Limit	\$1,000,000

DEDUCTIBLES

Deductibles apply to damages & defense expenses unless required otherwise by state regulation.

The following deductible (Damages and Defense Expenses) applies:

Each Wrongful Employment Practice Offense Deductible - Damages and Defense Expenses \$5,000

Retroactive Date: 07/01/2016

AMENDMENTS

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

EXCLUSION - OTHER EMPLOYMENT LAWS

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

The Following Are Excluded When "Yes" Is Indicated Below. If "No" Is Indicated, An Amendment And/Or Manuscript Endorsement May Be Required.

Yes Airport	Yes Transit Authorities
Yes Health Care Facilities: Clinics	Yes Gas Utilities
Yes Health Care Facilities: Hospital	Yes Electric Utilities
Yes Health Care Facilities: Blood Banks	Yes Housing Authorities
Yes Health Care Facilities: Nursing Homes	Yes Schools or School Districts
Yes Health Care Facilities: Rehabilitation Facilities	Yes Joint Powers Authority
Yes Port Authorities	

Gross Premium \$7,770

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Public Entity Employment-Related Practices Liability**Features & Benefits****Coverage**

This coverage is designed to cover damages any insured is legally required to pay for covered employment loss caused by a wrongful employment practice offense. (Excludes coverage for bodily injury and property damage.) Wrongful employment practice offense is defined to include discrimination; wrongful termination; harassment; retaliatory action; wrongful discipline; wrongful hiring, supervision, demotion, or failure to promote; and employment-related misrepresentation, defamation, libel, slander, disparagement, and invasion of privacy.

Who Is an Insured

- Public Entity
- Boards and Board Members
- Elected and Appointed Officials, Executive Officers and Directors
- Employees (including employees of the entity's boards)
- Legal Representatives
- Volunteer Workers

Other

- Pay on behalf of basis (Deductible Options Only).
- Duty to defend claims and suits even if allegations are groundless, false, or fraudulent (Deductible Options Only).
- Broad Definition Wrongful Employment Practice Offense.
- Duty to defend suits that are governmental administrative hearings seeking injunctive relief, such as EEOC proceedings.
- Defense expenses are payable within the limits of insurance. Damages include attorneys' fees of the person making or bringing the claim or suit if the insured is legally required to pay them under the law which was violated.
- Breach of Contract Exclusion applies only to written contracts (not verbal).
- Damages include Back/Front Pay if awarded.
- Third Party Sexual Harassment coverage available (Additional premium charge required for endorsement).
- Risk Control Services
 - 1) RMPlus – Free of charge; includes sample handbook, policies, email links to relevant articles;
 - 2) 800 Legal Hotline – Free of charge to ask EP-related questions from expert attorneys around the country;
 - 3) LocalGovU – Hundreds of online courses tailored to public entities that Travelers policyholders may purchase at discounted rates; Insureds ability to track and report employee scores back to policyholder for HR record-keeping purposes.
- Defense obligation for criminal, dishonest, fraudulent or malicious wrongful employment practice offenses or knowing violations of rights or laws provided until it has been admitted or determined in a legal proceeding that such wrongful employment practice offense was committed by that insured or with consent or knowledge of that insured.
- Contractual Liability Exclusion does not apply to employment loss if insured would have liability for damages even without the contract.
- Limits not reduced by payment of deductible or self-insured retention.

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CyberFirst Liability – Claims Made

Aggregate Limit	\$1,000,000
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Third Party Liability Insuring Agreements	Included/ Not Covered	Retro Date	Each Wrongful Act Limit	Retention
Network and Information Security Liability	Included	07/01/2016	\$1,000,000	\$5,000
Communications and Media Liability	Included	07/01/2016		

First Party Insuring Agreements	Limit of Insurance	Retention/ Waiting Period	With Travelers' CyberFirst™ coverage, your business will have access to the Travelers eRisk Hub®, powered by NetDiligence – an information portal that includes pre- and post-event benefits, including:
Security Breach Notification and Remediation Expenses	\$10,000	\$2,500	 Tools to build privacy controls, and information and IT security programs.
Crisis Management Service Expenses	\$10,000	\$2,500	
Business Interruption and Additional Expenses	\$10,000	12 Hours	 Calculators to estimate potential costs of an event.
IT Provider – Contingent Business Interruption and Additional Expenses	N/A	N/A	 Listing of professionals who help customers build/improve cyber programs.
Outsource Provider – Contingent Business Interruption and Additional Expenses	N/A	N/A	
Extortion Expenses	\$10,000	\$2,500	 Statutory, regulatory and case law update on privacy liability and notification obligations.
Computer Program and Electronic Data Restoration Expenses	\$10,000	\$2,500	 Breach Coach® service – 30-minute consultation.
Computer Fraud	\$10,000	\$2,500	
Funds Transfer Fraud	\$10,000	\$2,500	 Sample incident roadmap for dealing with a privacy breach.
Telecommunications Theft	\$10,000	\$2,500	

PREMIUM DETAIL

Premium	Surcharges or Assessments	Total Premium
\$7,144	N/A	\$7,144

Liability coverage applies on a claims-made basis. Payments of defense expenses will reduce, and may exhaust, the limits of insurance.

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Common CyberFirst Endorsements:**Required Forms Applicable to All Modules**

CYBERFIRST DECLARATIONS
 FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS
 ERISK HUB – POWERED BY NETDILIGENCE
 IMPORTANT NOTICE - INDEPENDENT AGENT AND BROKER COMPENSATION
 CYBERFIRST GENERAL PROVISIONS
 AMENDMENT OF CONDITIONS AND COVERAGE FOR FINANCIAL INTEREST IN FOREIGN INSURED ORGANIZATIONS-CYBERFIRST
 EXCLUSION – DESIGNATED BOARDS, COMMISSIONS, GOVERNMENTAL UNITS OR DEPARTMENTS
 EXCLUSION – EMPLOYMENT-RELATED PRACTICES
 FEDERAL TERRORISM RISK INSURANCE DISCLOSURE
 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
 ILLINOIS MANDATORY ENDORSEMENT
 IMPORTANT NOTICE - COMPLAINTS - ILLINOIS
 IMPORTANT NOTICE - RELIGIOUS FREEDOM PROTECTION AND CIVIL UNION ACT - ILLINOIS

CyberFirst Network and Information Security Liability Coverage**Required Forms:**

CYBERFIRST NETWORK AND INFORMATION SECURITY LIABILITY COVERAGE

CyberFirst Communications and Media Liability Coverage**Required Forms:**

CYBERFIRST COMMUNICATIONS AND MEDIA LIABILITY COVERAGE

CyberFirst Expense Reimbursement Coverage**Required Forms:**

CYBERFIRST EXPENSE REIMBURSEMENT COVERAGE FORM

CyberFirst Boards and Commissions Coverage Endorsement

The Following Are Excluded When "Yes" Is Indicated Below. If "No" Is Indicated, An Amendment And/Or Manuscript Endorsement May Be Required.

Yes	Airport	Yes	Transit Authorities
Yes	Health Care Facilities: Clinics	Yes	Gas Utilities
Yes	Health Care Facilities: Hospital	Yes	Electric Utilities
Yes	Health Care Facilities: Blood Banks	Yes	Housing Authorities
Yes	Health Care Facilities: Nursing Homes	Yes	Schools or School Districts
Yes	Health Care Facilities: Rehabilitation Facilities	Yes	Joint Powers Authority
Yes	Port Authorities		

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Automobile Liability**Option 1**

Liability Coverage	Auto Symbols	Limits
Liability	1 only	\$1,000,000
Medical Payments	2 only	\$5,000
Uninsured Motorist	2 only	\$1,000,000
Underinsured Motorist	2 only	\$1,000,000
Uninsured Motorist Property Damage	2 only	Rejected

Number of autos, excluding trailers 48
Number of trailers 7

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Automobile Liability**AMENDMENTS**

AMENDMENT OF BODILY INJURY DEFINITION

PUBLIC ENTITY AUTO EXTENSION

PROFESSIONAL SERVICES NOT COVERED

EMERGENCY VEHICLES - VOLUNTEER FIREFIGHTERS' & WORKERS' INJURIES EXCLUDED

AMENDMENT OF EMPLOYEE DEFINITION

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED
INSURANCE AND TRADE OR ECONOMIC SANCTIONS

Gross Premium \$23,291

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Automobile Physical Damage**Option 1**

Coverage	Valuation	Units	Deductible
Symbol 10			
Comprehensive	Actual Cash Value	43	\$1,000
Collision	Actual Cash Value	43	\$1,000

Garagekeepers Legal Liability Locations	Comp. Limit	Coll. Limit	Comp. Ded	Coll. Ded
115 W Jefferson St, Washington, IL 61571	300,000	300,000	\$100/\$500	\$500
Total	300,000	300,000		

DESCRIBED AUTOS

Symbol 10 : COMPREHENSIVE & COLLISION COVERAGE APPLIES TO ALL OWNED AUTOS
EXCEPT: # 0670, 1423, 2662, 3149, 0257, 0970, 8408, 8407, 2416, 0039, 1290 and 2076]

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Auto Physical Damage**AMENDMENTS**

PUBLIC ENTITY AUTO EXTENSION

Gross Premium \$6,172

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Automobile Composite Rating**Automobile Composite Rating**

In order to provide our insureds better service and administrative efficiency, Travelers Public Sector Services is pleased to provide the following process for handling mid-term automobile change requests. All requests will be managed in accordance with the Composite Rate Application outlined below. The insured should continue to submit all change requests to their agent for accurate record keeping and claims verification purposes. Particular attention should be paid to Item 5, which specifies the types of automobiles that will continue to require reporting to the Company.

Composite Rate Application

1. If your policy includes the coverage for which a composite rate is designated in the table below then the premium for that coverage is composite rated. Automobile Liability is rated on a "per unit" basis and Automobile Physical Damage is rated on the basis of the original cost new of the autos. **The composite rates reflect premium charges for any applicable miscellaneous auto coverages, with the exception of Garagekeepers Legal Liability.**
2. The composite rates for Automobile Liability and Physical Damage are the rates applicable at the inception of the policy. Based on the information provided for this proposal and as of the date of this proposal, these rates are as follows:

Liability	Comprehensive	Collision
\$485	0.14	0.166

3. The premium charged at inception is the estimated annual premium based on the number of units and total original cost new for all covered autos on file with the company at inception. The insured is to submit a current schedule of owned automobiles as of the expiration of the policy and the total earned premium will be computed on the basis of the average net change in units and their corresponding original cost new for the policy term.
4. All autos added will carry the same Liability limits and Physical Damage deductibles issued at policy inception for autos of the same type.
5. Any new auto requiring valuation other than actual cash value must be reported within 30 days of acquisition. These autos will be added to the policy automobile schedule mid-term and a final premium will be determined at policy expiration.

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Automobile Liability & Physical Damage**Features & Benefits****Coverage**

This coverage is designed to cover amounts any insured is legally required to pay as damages for covered bodily injury and property damage that results from the ownership, maintenance, use, loading or unloading of a covered auto and is caused by an accident. In addition, coverage is provided for covered pollution costs or expense that results from accident, which also causes bodily injury or property damage. Coverage also applies for physical damage to covered autos, if shown on the previous page.

Who Is an Insured for Auto Liability

- Public Entity
- Board Members
- Owner of a Commandeered Auto
- Elected and Appointed Officials
- Volunteer or Employee Firefighters

Other

Auto Liability coverage if written is extended to provide:

- Bail Bonds \$3,000
- Insureds Expenses - \$500 A Day
- Transit Rodeo
- Unintentional Errors or Omissions
- Blanket Waiver or Subrogation
- Expected or Intended Injury if Protecting a Person or Property

Auto Physical Damage coverage if written is extended to provide:

- Airbags - \$1,000
- Personal Property - \$400
- Customized Equipment for Emergency Vehicles and Public Transportation Autos
- Transportation Expenses - \$50 A Day / \$1,500 Maximum
- Freezing of Fire Truck Equipment
- Waiver of Deductible - Repaired Glass Only
- Hired Auto Physical Damage - Loss of Use \$65 A Day/\$750 Maximum

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Umbrella Excess Liability**Option 1**

Coverage	Limit
General Aggregate Limit	\$7,000,000
Products /Completed Operations Aggregate Limit	\$7,000,000
Personal and Advertising Injury Any One Person or Organization Limit	\$7,000,000
Each Occurrence Limit	\$7,000,000
Retained Limit Any One Occurrence or Offense	\$10,000

Coverage is provided over the following underlying coverages:	Limit
General Liability Limit	\$1,000,000
Employee Benefits Liability	\$1,000,000
Auto Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
Public Entity Management Liability	\$1,000,000
Employment-Related Practices Liability	\$1,000,000

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Umbrella Excess Liability**AMENDMENTS**

CRISIS MANAGEMENT SERVICES EXPENSES

AMENDMENT OF COVERAGE B - PERSONAL INJURY & ADVERTISING INJURY LIABILITY

AMENDMENT OF WHO IS AN INSURED - YOUR EXECUTIVE OFFICERS, EMPLOYEES, DIRECTORS OR STOCKHOLDERS ARE INSURED ONLY WHEN QUALIFYING UNDER SCHEDULED UNDERLYING INSURANCE

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

EXCLUSION - ASBESTOS

FUNGI OR BACTERIA EXCLUSION

WAR EXCLUSION

AMENDMENT OF CONTRACTUAL LIABILITY EXCLUSION

AMENDMENT OF WATERCRAFT OR AIRCRAFT EXCLUSION

AMENDMENT OF DAMAGE TO PROPERTY EXCLUSION

PUBLIC USE OF PRIVATE PROPERTY EXCLUSION

PROFESSIONAL HEALTH CARE SERVICES EXCLUSION - LIMITED FOLLOWING FORM - PUBLIC ENTITIES

INJURY TO VOLUNTEER FIREFIGHTERS EXCLUSION - LIMITED FOLLOWING FORM

EXCLUSION - UNSOLICITED COMMUNICATIONS

EXCLUSION - DISCRIMINATION

EXCLUSION - ABUSE OR MOLESTATION

AMENDMENT POLLUTION EXCLUSION

EXCLUSION - VIOLATION OF CONSUMER FINANCIAL PROTECTION LAWS

EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION

EXCLUSION - LEAD

TOTAL EXCLUSION - FAILURE TO SUPPLY

EXCLUSION - NUCLEAR ENERGY LIABILITY

AMENDMENT OF CONDITIONS AND COVERAGE FOR FINANCIAL INTEREST IN FOREIGN INSURED ORGANIZATIONS - UMBRELLA

AMENDMENT OF BODILY INJURY DEFINITION

AMENDMENT OF DEFENSE OF CLAIMS OR SUITS - REASONABLE EXPENSES INCURRED BY THE INSURED AT OUR REQUEST

AMENDMENT OF WHO IS AN INSURED - INSURED ADDED WHEN QUALIFYING UNDER SCHEDULED UNDERLYING INSURANCE WITHOUT WRITTEN CONTRACT AND LIMITATIONS ADDED FOR LIMITED LIABILITY COMPANIES AND FOR YOUR EMPLOYEES

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AMENDMENT OF PROPERTY DAMAGE DEFINITION

AMENDMENT - OTHER INSURANCE CONDITION AND MEANING OF OTHER INSURANCE AND OTHER INSURER

AMENDMENT OF DEFENSE OF CLAIMS OR SUITS - TAXED COSTS

AMENDMENT - MEANING OF YOU AND YOUR AND MEANING OF EMPLOYEE

AMENDMENT OF DAMAGE TO YOUR WORK EXCLUSION

AMENDMENT OF MAINTENANCE OF UNDERLYING INSURANCE CONDITION

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS

REASONABLE FORCE - BODILY INJURY OR PROPERTY DAMAGE

POLLUTION EXCLUSION - POLLUTION RELATED TO AUTOS

AMENDMENT OF DUTIES IN THE EVENT OF OCCURRENCE OR OFFENSE, CLAIM OR SUIT AND REPRESENTATION CONDITIONS - PUBLIC ENTITIES, INDIAN TRIBES OR COLLEGES AND SCHOOLS

DESIGNATED ACTIVITIES OR OPERATIONS EXCLUSION - THE FOLLOWING ARE EXCLUDED:

FIRE DISTRICT OR DEPARTMENT

Gross Premium

\$20,938

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Umbrella Excess Liability

Features & Benefits

Coverage

This main purpose of this coverage is to provide excess limits above primary coverage for bodily injury, property damage, personal injury and advertising injury, as well as for other types of coverage when the Umbrella policy includes an excess coverage endorsement for such other coverage. Examples of such other coverage may include Law Enforcement Liability, Public Entity Management Liability, Employment – Related Practices Liability and CyberFirst Liability coverage.

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Terrorism Risk Insurance Act Disclosure

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA") establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). "Act Of Terrorism" is defined in Section 102(1) of TRIA to mean 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 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.

The Federal Government's share of compensation for such Insured Losses is established by TRIA and is a percentage of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA). Through 2020, that percentage is established by TRIA as follows:

85% with respect to such Insured Losses occurring in calendar year 2015.

84% with respect to such Insured Losses occurring in calendar year 2016.

83% with respect to such Insured Losses occurring in calendar year 2017.

82% with respect to such Insured Losses occurring in calendar year 2018.

81% with respect to such Insured Losses occurring in calendar year 2019.

80% with respect to such Insured Losses occurring in calendar year 2020.

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For coverages other than Workers Compensation and Employers Liability that apply to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage and is listed below. Any charges for Insured Losses, regardless of coverage type, do not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

Coverage	Included Charge For Insured Losses
Property	3% of the total Property Coverage premium.
Inland Marine	1% of the applicable premium.
Workers Compensation	See workers compensation premium schedule. Note – terrorism premium charges are subject to change at any time based on state regulatory action.
All other coverages subject to TRIA	1% of the applicable premium.

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Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website:

http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183

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Payment Plan**Estimated Premium Due*****Direct Billing**

The estimated gross premium due is \$149,014, which represents all lines of insurance and additional services detailed in this proposal, to be billed as follows:

Due Date	Gross Amount	Type
7/1/2017	\$74,507	Deposit
1/1/2018	\$74,507	Installment

**The estimated premium shown above may differ from actual premiums shown on the policies and installment bills due to installment charges, estimated taxes and surcharges, as well as rounding.*

If there are changes in your coverages or exposures during the policy year which result in a material change in your premium, we will adjust the amount due on all future installments for this policy term. Other changes during the year which are not material, will be billed at audit.

Bills are sent approximately 20 days in advance of the due date. Remittance envelopes are included for mailing to our lock box for prompt crediting to your account. All bills are due and payable on the indicated due date.

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Premium Schedule

Coverage	Gross Premium
Deluxe Property	\$21,629
Crime	\$530
Inland Marine	\$7,400
General Liability	\$23,342
Employee Benefits Liability	\$192
Law Enforcement Liability	\$21,930
Public Entity Management Liability	\$8,676
Public Entity Employment-Related Practices Liability	\$7,770
CyberFirst	\$7,144
Auto Liability	\$23,291
Auto Physical Damage	\$6,172
Umbrella Excess Liability	\$20,938
Total	\$149,014
Taxes & Surcharges	\$0

Note: The estimated premium shown in the Premium Schedule and Quote Options, if any, may differ from actual premiums shown on the policies and installment bills due to installment charges, estimated taxes and surcharges, as well as rounding. Estimated taxes and surcharges may differ depending on selection of Quote Options, if any.

IMPORTANT NOTE REGARDING ACCOUNT MINIMUM PREMIUM

The lines of business shown in the Premium Schedule and Quote Options, if any, are subject to a \$5,000 account minimum premium. If the line(s) of business selected for binding do not total at least \$5,000, then the premiums shown for those lines of business will be adjusted to total \$5,000.

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Quote Options and Additional Information

Quote Option

Gross Premium

Other Information

Please provide the following information:

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Commission Schedule

Coverage	Commission
Deluxe Property	10%
Crime	10%
Inland Marine	10%
General Liability	10%
Employee Benefits Liability	10%
Law Enforcement Liability	10%
Public Entity Management Liability	10%
Public Entity Employment-Related Practices Liability	10%
CyberFirst Liability	10%
Auto Liability	10%
Auto Physical Damage	10%
Umbrella Excess Liability	10%

Note: It is the agent's or broker'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.

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