

RESOLUTION NO. 58 - 19

A RESOLUTION APPROVING THE ILLINOIS PUBLIC RISK FUND AND ILLINOIS COUNTIES RISK MANAGEMENT TRUST INSURANCE PROGRAM RENEWAL

WHEREAS, the Village of Chatham (“Village”) is an Illinois Municipal Corporation existing and operating under the Illinois Municipal Code and the laws of the State of Illinois; and

WHEREAS, the Village has worked with Alliant/Mesirow Insurance Services for procurement of its insurance needs; and,

WHEREAS, Illinois Public Risk Fund (“IPRF”) is one of the leading workers’ compensation coverages and currently provides workers’ compensation coverage to the Village; and,

WHEREAS, the Illinois Counties Risk Management Trust (“ICRMT”) is one of the leading insurance programs in Illinois, providing property, and casualty coverages for Illinois public entities since 1983; and

WHEREAS, ICRMT has approximately 333 members and a retention rate of 98% and currently provides property and casualty coverage to the Village; and

WHEREAS, Alliant/Mesirow Insurance Services has issued a proposal to the Village for renewal of its IPRF and ICRMT plans; and,

WHEREAS, the Village Board of Trustees believe the proposed coverage renewal, for the period between December 1, 2019 and December 1, 2020, by Alliant/Mesirow Insurance Services is both cost effective and in the best interest of the Village and desire to approve same.

NOW THEREFORE, BE IT RESOLVED by the President and Board of Trustees of the Village of Chatham, Sangamon County, Illinois, as follows:

Section 1. Recitals. The foregoing recitals shall be and are hereby incorporated into and made a part of this Resolution as if fully set forth in this Section 1.

Section 2. Approval of Alliant/Mesirow Renewal. The Village Board hereby approves the Alliant/Mesirow Insurance Services proposed renewal effective December 1, 2019, as attached hereto as Exhibit A, and authorizes the Village Manager and/or Village President to execute any documents necessary to effectuate the renewal.

Section 3. Effective Date. This Resolution shall be in full force and effect from and after its passage and approval.

SO RESOLVED this 26th day of November, 2019.

	YES	NO	ABSENT	PRESENT
KRISTEN CHIARO	X			
ANDREW DETMERS	X			
BRETT GERGER			X	
RYAN MANN	X			
MATT MAU			X	
PAUL SCHERSCHEL	X			
DAVE KIMSEY				
TOTAL	4	0	2	

APPROVED by the President of the Village of Chatham, Illinois this 26th day of November, 2019.


 Dave Kimsey, Village President

Attest:


 Amy Dahlkamp, Village Clerk

ACCEPTANCE FORM

Named Insured: Chatham, Village of
Quote Number: R2-1000510-1920-01
Policy Year: DEC 01, 2019 - DEC 01, 2020

Total Annual Premium	\$132,235
Total Pro-Rated Premium	\$132,235

Terms and Conditions

- Policy is only cancellable at program anniversary and after 90 day written notice 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.
- The following must be received prior to binding:
 - Signed Acceptance Form
 - Insured's Contact Information
 - Requested Payment Plan Annual 50/50 25/6

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/01/2019.

Patrick M. McCarty

Signature of Official

11-27-19

Date



Request to Bind Coverage

Village of Chatham

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Commercial Package	<input type="checkbox"/>
Workers' Compensation	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal

Patrick M. McCarthy
Signature

11-27-19
Date

Village Manager
Title

PATRICK MCCARTHY
Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.

EXHIBIT A
Alliant/Mesirow Insurance Services Renewal

INSURANCE PROPOSAL

Village of Chatham



Alliant / Mesirov
INSURANCE SERVICES

Issued on November 14, 2018

Presented by:
Dan Mackey
Senior Vice President

Tom Wiedemann
Account Executive

353 N. Clark St
Chicago, IL 60654
P (312) 595-6200



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Company Profile

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant offers a comprehensive portfolio of services to clients, including:

- Risk Solutions
 - Employee Benefits
 - Strategy
 - Employee Engagement
 - Procurement
 - Analytics
 - Wellness
 - Compliance
 - Benefits Administration
 - Global Workforce
- Industry Solutions
 - Construction
 - Energy and Marine
 - Healthcare
 - Law Firms
 - Public Entity
 - Real Estate
 - Tribal Nations
 - And many other industries
- Co-Brokered Solutions
 - Automotive Specialty
 - Energy Alliance Program
 - Hospital All Risk Property Program
 - Law Firms
 - Parking/Valet
 - Public Entity Property Insurance Program
 - Restaurants/Lodging
 - Tribal Nations
 - Waste Haulers/Recycling
- Business Services
 - Risk Control Consulting
 - Human Resources Consulting
 - Property Valuation

The knowledge that Alliant has gained in its more than eight decades of working with many of the top insurance companies in the world allows us to provide our clients with the guidance and high-quality performance they deserve. Our solution-focused commitment to meeting the unique needs of our clients assures the delivery of the most innovative insurance products, services, and thinking in the industry. Alliant ranks among the 15 largest insurance brokerage firms in the United States

Your Service Team

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Claims Advocate-Lead – Financial Lines

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Named Insured / Additional Named Insured's

Named Insured(s)

Village of Chatham

Additional Named Insured(s)

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) a person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

Executive Summary

The Public Entity professionals of Alliant Insurance Services, Inc. "Alliant" appreciate the opportunity to present the following Property, Casualty and Workers Compensation renewal proposal to the Village of Chatham for your upcoming December 1st, 2019-2020 insurance renewal.

At the end of 2018 and early 2019, the property market had begun to experience some firming. In the spring of 2019, the firming trend not only continued, but accelerated. This was brought on by unexpectedly adverse loss experience for several years in a row, which has driven several of the top market-share insurers to reevaluate their profitability and overall deployment of capacity. The loss factors include continued loss development for the 2017 hurricanes, (Harvey, Irma, Maria), unexpectedly high business interruption losses, and loss experience from non-catastrophic events including hail, tornadoes, wildfires. With the top markets looking to reduce capacity, the demand has quickly grown for carriers' limits, resulting in higher premium, increased deductibles and in many cases, change in policy forms' terms and conditions.

After a decade of growing capacity we are seeing shrinking appetite for public entity liability risks. Some underwriters are withdrawing from the market. Most are reducing their capacity and putting out smaller lines. We used to see some underwriters putting up \$25 million on a single risk; that's unusual today. Also, many underwriters are limiting their exposure to \$5 million on a single risk.

The end result is that casualty actuaries are trending losses up into the future and it takes more premium to fund those claims. In the public entity liability world, it's common for high value claims to mature in the five to seven year horizon and actuaries plan for this loss development.

These market factors did have an impact on the renewal pricing with overall premiums increasing 2.9% from \$221,656 to \$228,091. This was achieved by combining an increase on the package pricing and a reduction in the workers compensation rates. The terms and conditions remain unchanged. These results represent a favorable outcome in this hardening and changing insurance market place.

Both ICMRT and Alliant's loss control department will continue to work with the administration and municipal departments to help minimize risk and keep your employees safe.

Alliant welcomes further discussion with The Village of Chatham regarding the Property, Liability and Workers Compensation insurance program and thank you for opportunity to continue to provide risk management services to you.

Premium Summary

PACKAGE AND EXCESS LIABILITY

	ICRMT Fixed Cost Program	ICRMT Fixed Cost Program	ICRMT Fixed Cost Program
	Expiring 12/01/2017 - 12/01/2018 Annual Premium	Renewal 12/01/2018 - 12/01/2019 Annual Premium	Renewal 12/01/2019 - 12/01/2020 Annual Premium
Building Values and Contents Value	\$22,514,941	\$24,199,364	\$24,068,291
Auto Physical Damage - Total Scheduled Value	\$1,750,713	\$1,920,698	\$2,122,358
Mobile Equipment Values	\$1,271,610	\$1,210,240	\$1,673,870
Number of Vehicles	60	60	61
Total Premium	\$129,502	\$126,578	\$132,235

WORKERS COMPENSATION

	IPRF Fixed Cost Program	IPRF Fixed Cost Program	IPRF Fixed Cost Program
	Expiring 1/1/2018 to 1/1/2019	Renewal 1/1/2019 to 1/1/2020	Renewal 1/1/2020 to 1/1/2021
Payroll	\$3,839,800	\$3,976,800	\$4,254,500
Limit - Workers Compensation Limit - Employers Liability	Statutory \$3,000,000	Statutory \$3,000,000	Statutory \$3,000,000
Deposit & Minimum Premium	\$90,658	\$98,376	\$100,355
Dividend / Safety Grant	(\$2,001)	(\$3,298)	(\$4,499)
Program Totals	\$218,159	\$221,656	\$228,091

WC Premium Summary

	Code	2019-2020			2020-2021			Payroll chg	Rate chg	Premium chg	Premium \$ chg
		Payrolls	Rates	Premiums	Payrolls	Rates	Premiums				
Street Maintenance	5506	\$422,000	8.131	\$34,313	\$440,000	7.994	\$35,174	4.27%	-1.68%	2.51%	\$861
Waterworks	7520	\$292,000	3.174	\$9,268	\$350,000	3.121	\$10,924	19.86%	-1.67%	17.86%	\$1,656
Electrical Power	7539	\$772,000	1.926	\$14,869	\$847,000	1.894	\$16,042	9.72%	-1.66%	7.89%	\$1,173
Policemen	7720	\$1,311,000	2.062	\$27,033	\$1,300,000	2.027	\$26,351	-0.84%	-1.70%	-2.52%	-\$682
Clerical	8810	\$918,000	0.127	\$1,166	\$1,080,000	0.124	\$1,339	17.65%	-2.36%	14.87%	\$173
Parks NOC	9102	\$222,000	3.256	\$7,228	\$237,500	3.201	\$7,602	6.98%	-1.69%	5.17%	\$374
Cemetery	9220	\$0		\$0	\$0		\$0	0%	0.00%	0.00%	\$0
Municipal Employees	9410	\$39,800	4.106	\$1,634	\$0		\$0	-100%	0.00%	-100.00%	-\$1,634
Totals:		\$3,976,800		\$95,511	\$4,254,500		\$97,432	2.01%		2%	\$1,921
3% Administrative Fee			0.03	\$2,865		0.03	\$2,923			2%	\$58
Total Premium:				\$98,376			\$100,355			2%	\$1,979
Dividend / Safety Grant				\$3,298			\$4,499			36%	\$1,201
Total Cost:				\$95,078			\$95,856			1%	\$778

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

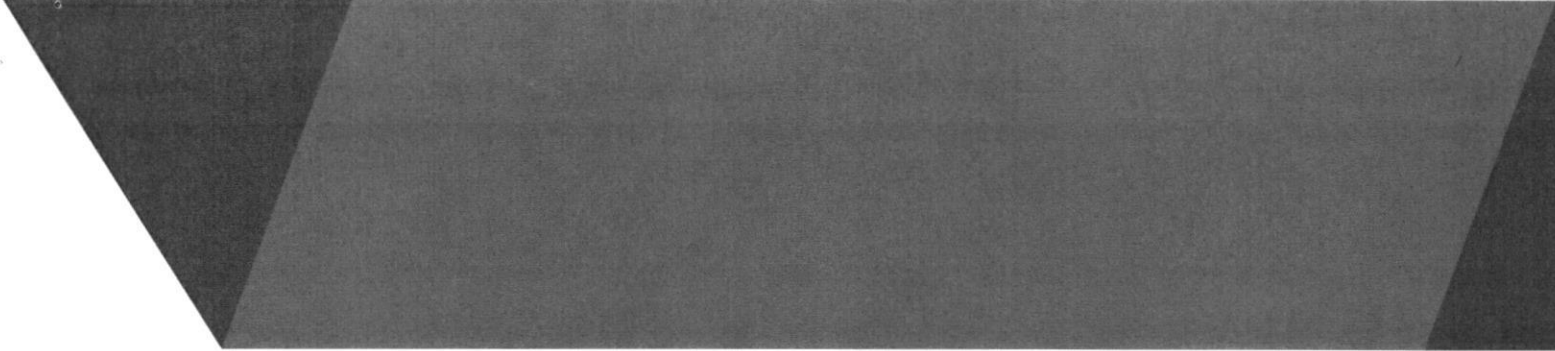
Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform.

Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information



collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

Other Disclosures / Disclaimers = Continued

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Other Disclosures / Disclaimers = Continued

Claims Made Policy (D&O/EPL):

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

NRRA:

(Applicable if the insurance company is non-admitted)

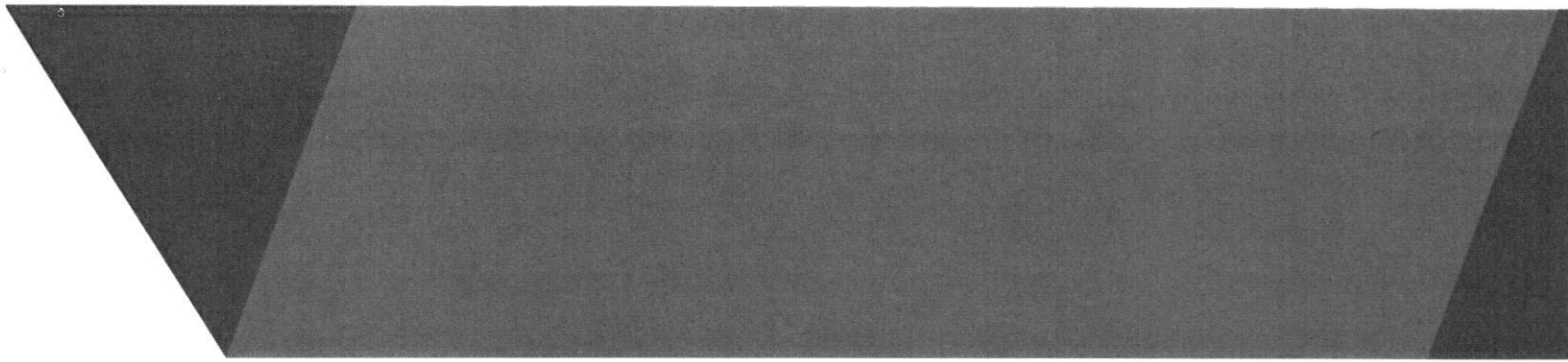
The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Other Disclosures / Disclaimers = Continued

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied

- 
- Circumstances which may require an increased liability insurance limit.
 - Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
 - Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
 - Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers = Continued

Certificates / Evidence of Insurance

- A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.
- You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.
- In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.
- By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:
 - Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
 - Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
 - There may be conflicts in defense when your insurer has to defend both you and the additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that are not included in this proposal, but are optional and may be available with further underwriting information.

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here or are unique to your organization.

- Active Assailant
- Employed Lawyers
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Media and Publishers Liability
- Medical Malpractice Liability
- Network Security / Privacy Liability and Internet Media Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workplace Violence

Glossary of Insurance Terms

Below are a couple of links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Request to Bind Coverage

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We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:
Commercial Package	<input type="checkbox"/>
Workers' Compensation	<input type="checkbox"/>

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal

Signature

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM RENEWAL

Chatham, Village of

PRESENTED BY:

Alliant Mesirow Insurance Services

Quote Number:

R2-1000510-1920-01

POLICY YEAR:

DEC 01, 2019 - DEC 01, 2020

Administered by



ABOUT ICRMT

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

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

QUICK FACTS

Size: 333 members

Retention Rate: 98%

Total Premium: \$72 million

NEW FOR MEMBERS

CYBER LIABILITY

ICRMT's new cyber liability product comes with great resources to assist your entity in protecting itself should a breach occur. With the number of incidents on the rise, your entity should consider what would happen if you were a target. Limits up to \$1mil are available.

UNEMPLOYMENT INSURANCE

A new product for members to reduce the high cost of state unemployment taxes that allows employers to take charge of their claims and control their budgets.

Current members have seen an average savings of 20% annually.

PROGRAM MANAGEMENT

Insurance Program Managers Group

ACCOUNT EXECUTIVES

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KIM DIEDERICH
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630.485.5863

GREGG PETERSON
President/CEO



RISK MANAGEMENT & LOSS CONTROL SERVICES

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

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

SERVICES INCLUDED

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

BRIAN DEVLIN

Sr. VP of Risk Management Services

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MARK BELL

Senior Risk Management Consultant

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JAKE PETERSON

Risk Management Support Administrator

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KYLE SHELL

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JEFF BACIDORE

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Risk Management Support Specialist

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630.203.5164

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

MIKE CASTRO

Senior Vice President

Mike.Castro@ipmg.com
630.485.5895

DONNA FROMM

Director

Donna.Fromm@ipmg.com
630.485.5950



ICRMT FEATURES AND BENEFITS

Who is an Insured

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

Program Highlights

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

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



COVERAGE SUMMARY: GENERAL LIABILITY

COVERAGE

LIMITS

Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$50,000
Deductible: \$1,000 each occurrence	
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$100,000
Annual Aggregate	\$100,000
Retroactive Date: 01/01/2016	
Innocent Party Defense Coverage Included	

Deductible: \$2,500

COVERAGES INCLUDE

- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides



COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

Each Occurrence
General Annual Aggregate

LIMITS

\$1,000,000
\$3,000,000

Deductible: \$2,500 each occurrence

COVERAGES INCLUDE

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



COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

AUTO LIABILITY

LIMITS

Each Occurrence	\$1,000,000
Auto Medical Payments	
Each Person	\$5,000
Each Occurrence	\$25,000

Deductible: \$0 each occurrence

UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence	\$40,000
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Deductible: \$0

AUTO PHYSICAL DAMAGE

Total Scheduled Value	\$2,122,358
Total Agreed Value	\$0
Number of Vehicles	61

Comprehensive Per Loss Deductible: \$1,000

Collision Per Loss Deductible: \$1,000

**Or as indicated on the Schedule*

COVERAGES INCLUDE

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



COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

COVERAGE

LIMITS

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

Retroactive Date: **01/01/2016**

Employment Practice Liability

Retroactive Date: **01/01/2016**

Employee Benefits Liability

Retroactive Date: **01/01/2016**

Deductible: \$2,500

Public Crisis Event Coverage

Coverage A - Public Crisis Response Limit	\$100,000
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Coverage B - Public Crisis Communication Limit	Included
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Deductible: \$0

COVERAGES INCLUDE

- Employee Wage Reimbursement

Each Occurrence	\$10,000
Annual Aggregate	\$20,000
- Non-Monetary Legal Defense

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



COVERAGE SUMMARY: CYBER LIABILITY

COVERAGE

LIMITS

Privacy & Network Security Coverage

Each Claim

\$100,000

Annual Aggregate

\$100,000

Retroactive Date: **01/01/2016**

Deductible: \$2,500

COVERAGES INCLUDE

- Notification Costs
- Credit Monitoring
- Breach Consultation
- Data Forensic Expenses
- Public Relations Expenses

SERVICES AVAILABLE

- Systems Testing and Consulting
- Online Risk Management Resources
- Training and Educational Programs

COVERAGE SUMMARY: EXCESS LIABILITY

		LIMITS
General Liability	Excess of \$1,000,000 Per Occurrence	\$10,000,000
Law Enforcement Liability	Excess of \$1,000,000 Per Occurrence	\$10,000,000
Auto Liability	Excess of \$1,000,000 Per Occurrence	\$10,000,000
Public Officials (Claims Made)	Excess of \$1,000,000 Per Occurrence	\$10,000,000

COVERAGES EXCLUDED

- Sanitary Sewer Backup
- Sexual Abuse
- Uninsured/Underinsured Motorist Coverage
- Workers Compensation and Employers Liability
- Unmanned Aircraft



COVERAGE SUMMARY: DEADLY WEAPON RESPONSE

COVERAGE

LIMITS

Deadly Weapon Response Coverage

Per Event Limit:

\$500,000

Retroactive Date: 12/01/2018

Deductible: \$0

COVERAGES INCLUDE

- Crisis Investigation, Management & Communication Support
- Temporary Security Measures
- The following Sublimited Coverages:

1st Party Property Damage

\$250,000

Counseling Services

\$250,000

Funeral Expenses

\$250,000

Business Interruption

\$250,000

Demolition, Clearance, Memorialization

\$250,000

CONDITIONS

This extension endorsement only applies to the property coverage section of this Policy.



COVERAGE SUMMARY: PROPERTY

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

COVERED PROPERTY

	LIMITS
Building Value	\$24,068,291
Business Personal Property Including Stationary EDP	\$903,000
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: \$2,500

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

Earthquake (including mine subsidence)	\$5,000,000
Program Aggregate	\$250,000,000

Deductible: \$50,000 or 2% of the damaged location; whichever is greater

Flood	\$5,000,000
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 Rock, 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
Animal - Mortality	\$3,000
Cameras, Radios, & Communications Equipment	\$2,200
Mobile Equipment greater than or equal to \$10,000 per item	\$1,241,380
Mobile Equipment less than \$10,000 per item	\$372,700

Deductible: \$1,000

***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

\$24,971,291

Deductible: \$2,500

BI/EE & Utility Interruption Deductible: 24 Hours

COVERAGE EXTENSION

Combined Business Income

Included

Combined Extra Expense

Included

Spoilage Damage

Included

Utility Interruption - Time Element

\$10,000,000

Electronic Data or Media

\$10,000,000

Expediting Expenses

Included

Ordinance or Law

\$10,000,000

Hazardous Substance, Contamination, Pollutants

\$10,000,000

Newly Acquired Property

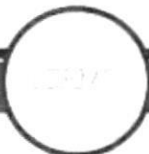
\$1,000,000

Debris Removal

25% or \$500,000

Water Damage

Included



COVERAGE SUMMARY: CRIME

COVERAGE	LIMIT
Blanket Employee Dishonesty	\$100,000
Loss Inside the Premises - Money & Securities	\$100,000
Loss Outside the Premises	\$100,000
Money Orders and Counterfeit Currency	\$100,000
Depositors Forgery or Alterations	\$100,000
Computer Fraud	\$100,000
Funds Transfer Fraud	\$100,000

Deductible: \$1,000

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.



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured: Chatham, Village of
Quote Number: R2-1000510-1920-01
Policy Year: DEC 01, 2019 - DEC 01, 2020

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Included
Excess Liability	Included
Cyber Liability Coverage	Included
Package Premium	\$132,235
Workers' Compensation	
Total Annual Premium	\$132,235
Total Pro-Rated Premium	\$132,235



ACCEPTANCE FORM

Named Insured: Chatham, Village of
Quote Number: R2-1000510-1920-01
Policy Year: DEC 01, 2019 - DEC 01, 2020

Total Annual Premium	\$132,235
Total Pro-Rated Premium	\$132,235

Terms and Conditions

- Policy is only cancellable at program anniversary and after 90 day written notice 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.
- The following must be received prior to binding:
 - Signed Acceptance Form
 - Insured's Contact Information
 - Requested Payment Plan Annual 50/50 25/6

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/01/2019.


Signature of Official

11-27-19
Date



ICRMT INVOICE

Named Insured: Chatham, Village of
Quote Number: R2-1000510-1920-01
Policy Year: DEC 01, 2019 - DEC 01, 2020

Total Annual Premium	\$132,235
Total Pro-Rated Premium	\$132,235

Premium Due by Effective Date of Coverage.

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

Annual	\$132,235
50/50	\$66,118
25/6	\$33,059

Payment Coupon Please Make Checks Payable to:

Named Insured:	Chatham, Village of
Quote Number:	R2-1000510-1920-01
Package Premium Remitted:	

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



AUTO SCHEDULE

Chatham, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	2007	Chevrolet	IMPALA	415342	\$1,000	\$1,000		\$7,000
2	2007	Chevrolet	IMPALA	415572	\$1,000	\$1,000		\$7,000
3	2006	Chevrolet	IMPALA	353454	\$1,000	\$1,000		\$6,000
4	2008	Ford	CROWN VICTORIA	131290	\$1,000	\$1,000		\$6,000
5	2008	Ford	CROWN VICTORIA	131288	\$1,000	\$1,000		\$6,000
7	2009	Dodge	CHARGER	639760	\$1,000	\$1,000		\$11,000
10	2005	GMC	ENVOY	191475	\$1,000	\$1,000		\$6,500
11	2009	Chevrolet	TAHOE	263178	\$1,000	\$1,000		\$18,000
12	2012	Dodge	CHARGER	161612	\$1,000	\$1,000		\$17,000
13	2012	Dodge	CHARGER	161611	\$1,000	\$1,000		\$17,000
14	2013	Dodge	PICKUP TRUCK	601593	\$1,000	\$1,000		\$21,000
15	2010	Chevrolet	TAHOE	224684	\$1,000	\$1,000		\$20,000
16	2016	Ford	EXPLORER	A04686	\$1,000	\$1,000		\$32,000
17	2016	Ford	EXPLORER	A04687	\$1,000	\$1,000		\$32,000
18	1988	International	DUMP TRUCK - TANDEM S1900	613642	\$1,000	\$1,000		\$1,500
19	2007	International	TRUCK - WORKSTAR	657242	\$1,000	\$1,000		\$53,000
20	1996	GMC	DUMP TRUCK	514372	\$1,000	\$1,000		\$6,500
21	1996	GMC	DUMP TRUCK	514383	\$1,000	\$1,000		\$6,500
23	2010	Ford	PICKUP TRUCK - F150	E80068	\$1,000	\$1,000		\$16,000



AUTO SCHEDULE

Chatham, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
24	2012	Ford	TRUCK - SUPER CAB F350	C05688	\$1,000	\$1,000		\$19,500
25	2012	International	DUMP TRUCK - 7400	301383	\$1,000	\$1,000		\$93,000
26	2015	International	DUMP TRUCK	731487	\$1,000	\$1,000		\$118,000
27	1994	Ford	PICKUP TRUCK - RANGER	11097	\$1,000	\$1,000		\$1,000
28	2004	Chevrolet	PICKUP TRUCK 2500	326544	\$1,000	\$1,000		\$11,000
30	2010	Ford	TRUCK - F350	B37838	\$1,000	\$1,000		\$15,000
31	2014	Ford	TRUCK - F250XL	A54628	\$1,000	\$1,000		\$25,000
34	1997	Chevrolet	PICKUP TRUCK	220426	\$1,000	\$1,000		\$1,300
35	1998	Ford	CROWN VICTORIA (4 DOOR)	131509	\$1,000	\$1,000		\$1,300
36	2004		AERIAL TRUCK	N09572	\$1,000	\$1,000		\$69,000
37	1999		FREIGHTLINER	42128	\$1,000	\$1,000		\$48,000
38	1996	Chevrolet	TRUCK - 1T 4X4	5306	\$1,000	\$1,000		\$2,500
39	2000	Ford	TRUCK	E56423	\$1,000	\$1,000		\$9,500
40	2000	Cargo	TRAILER	9833	\$1,000	\$1,000		\$6,500
41	2000	Butler	TRAILER	1065	\$1,000	\$1,000		\$12,500
42	2000		BELSHE TRAILER	7018	\$1,000	\$1,000		\$12,500



AUTO SCHEDULE

Chatham, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
43	2007	Ford	TRUCK - F350	B15994	\$1,000	\$1,000		\$13,500
44	2010		VACUUM TRAILER	284974	\$1,000	\$1,000		\$11,500
45	2014	Ford	PICKUP TRUCK - F550 W/VERSALIFT	B80531	\$1,000	\$1,000		\$108,000
46	1997	Chevrolet	PICKUP TRUCK	220839	\$1,000	\$1,000		\$1,900
47	2007	Ford	TRUCK	A69232	\$1,000	\$1,000		\$7,300
48	2007	Ford	TRUCK - F150	A29666	\$1,000	\$1,000		\$7,500
50	2010	Trotter	UTILITY TRAILER	636070	\$1,000	\$1,000		\$2,000
51	2011	Ford	TRUCK - F350	C75606	\$1,000	\$1,000		\$24,000
52	1997	Chevrolet	PICKUP TRUCK	44924	\$1,000	\$1,000		\$3,000
53	2016	Dodge	Ram1500 incl equipment	GS177347	\$1,000	\$1,000		\$39,600
54	2007	Ford	TRUCK - F150	C12441	\$1,000	\$1,000		\$7,000
55	2016		Load Trail Trailer	1099827	\$1,000	\$1,000		\$10,250
56	2017	Ford	Explorer	B41179	\$1,000	\$1,000		\$36,364
57	2017	Ford	Taurus	106987	\$1,000	\$1,000		\$31,649
58	2017	Ford	F350	C57156	\$1,000	\$1,000		\$45,900
59	2017	Freightliner	Chassis Truck	HJH3622	\$1,000	\$1,000		\$513,150
60	2005	Chevrolet	Equinox	7736	\$1,000	\$1,000		\$4,000



AUTO SCHEDULE

Chatham, Village of

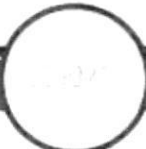
VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
61	2003	Ford	F150	59495	\$1,000	\$1,000		\$6,000
62	2018	Ford	F250	1FT7X2864JEB23 229	\$1,000	\$1,000		\$28,985
63	2018	Dodge	Ram 5500 Aerial Bucket Truck	182245	\$1,000	\$1,000		\$140,000
64	2004	Ford	F150 w/Camper	B29731	\$1,000	\$1,000		\$4,000
65	2019	Ford	Explorer	28329	\$1,000	\$1,000		\$37,000
66	2019	Ford	Taurus	112182	\$1,000	\$1,000		\$33,200
67	2019		B-B TRAILER	048370	\$1,000	\$1,000		\$10,350
68	2019	Ford	Explorer	1FM5K8AT4KGB2 2308	\$1,000	\$1,000		\$40,110
69	2019	Elgin	Pelican Street Sweeper	E02135200855	\$1,000	\$1,000		\$220,500
TOTAL AGREED VALUE							\$0	
TOTAL ORIGINAL COST NEW							\$2,122,358	
TOTAL INSURED VALUE							\$2,122,358	



PROPERTY SCHEDULE

Chatham, Village of

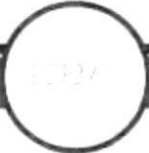
LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
01-01	Village Hall/ Police Station	117 East Mulberry Street Chatham, IL 62629	Police / Jails	Replacement Cost / Margin Clause	\$687,671	\$250,000	\$2,500
01-02	PIO - flagpole, antenna & generator	117 East Mulberry Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$81,566	\$0	\$2,500
02-01	Utilities Office	116 East Mulberry Street Chatham, IL 62629	Office	Replacement Cost / Margin Clause	\$161,041	\$100,000	\$2,500
02-02	PIO - antenna	116 East Mulberry Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$7,234	\$0	\$2,500
03-01	Old Depot	109 North State Street Chatham, IL 62629	Other Public Building	Replacement Cost / Margin Clause	\$245,944	\$0	\$2,500
03-02	PIO - signage & fencing	109 North State Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$2,269	\$0	\$2,500
04-01	Electric Substation #1	106 East Chestnut Street Chatham, IL 62629	Electrical	Replacement Cost / Margin Clause	\$6,050,914	\$0	\$2,500
04-02	Fencing & Gate	106 East Chestnut Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$15,492	\$0	\$2,500
05-01	Electric Substation #2	125 Independence Street Chatham, IL 62629	Electrical	Replacement Cost / Margin Clause	\$6,272,676	\$0	\$2,500



PROPERTY SCHEDULE

Chatham, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
05-02	Fencing & Gate	125 Independence Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$12,910	\$0	\$2,500
06-01	Water Shop/ Warehouse	109 East Chestnut Street Chatham, IL 62629	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$232,321	\$100,000	\$2,500
06-02	PIO - bollards & lighting	109 East Chestnut Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$5,056	\$0	\$2,500
07-01	South Park Shop	612 Dewberry Trail Chatham, IL 62629	Garage	Replacement Cost / Margin Clause	\$152,065	\$15,000	\$2,500
08-01	Pump Station - contents valued per insd	149 Lakeside Street Chatham, IL 62629	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$173,185	\$300,000	\$2,500
08-02	PIO - fencing	149 Lakeside Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$7,147	\$0	\$2,500
08-03	Well Station	149 Lakeside Street Chatham, IL 62629	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$110,881	\$0	\$2,500
10-01	Water Tower - 750k Gal (insd requested higher value than appraisal)	915 East Walnut Street Chatham, IL 62629	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,307,970	\$0	\$2,500
10-02	Water Tower SCADA Control Building	915 East Walnut Street Chatham, IL 62629	Electrical	Replacement Cost / Margin Clause	\$20,400	\$0	\$2,500



PROPERTY SCHEDULE

Chatham, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
11-01	Jaycee Park Concession Stand	Jaycee Park Chatham, IL 62629	Parks Buildings	Functional Bldg Value	\$22,704	\$3,000	\$2,500
11-02	PIO - playground equipment, fencing, lighting & basketball court	Jaycee Park Chatham, IL 62629	Property in the Open	Actual Cash Value	\$163,598	\$0	\$2,500
12-01	Burke Stage	South Park Chatham, IL 62629	Parks Buildings	Replacement Cost / Margin Clause	\$104,545	\$0	\$2,500
12-02	PIO - signage, playground equipment, picnic tables, fencing, backstops, scoreboards, bleachers, lighting, soccer goals & tennis courts	South Park Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$942,122	\$0	\$2,500
12-03	Picnic Shelter	South Park Chatham, IL 62629	Parks Buildings	Replacement Cost / Margin Clause	\$23,232	\$0	\$2,500
12-04	Concession/ JFL Building	South Park Chatham, IL 62629	Parks Buildings	Functional Bldg Value	\$211,201	\$20,000	\$2,500
12-05	Bleachers/ Press Box	South Park Chatham, IL 62629	Parks Buildings	Replacement Cost / Margin Clause	\$46,042	\$5,000	\$2,500
13-01	Gazebo	Center Park Chatham, IL 62629	Parks Buildings	Replacement Cost / Margin Clause	\$23,232	\$0	\$2,500
13-02	PIO - lighting, flagpole, playground equipment, picnic tables & cannon/ base	Center Park Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$67,970	\$0	\$2,500



PROPERTY SCHEDULE

Chatham, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
13-03	Picnic Shelter	Center Park Chatham, IL 62629	Parks Buildings	Replacement Cost / Margin Clause	\$65,684	\$0	\$2,500
14-01	Concessions/ Restrooms	West Park Chatham, IL 62629	Parks Buildings	Actual Cash Value	\$34,015	\$0	\$2,500
14-02	PIO - fencing, backstops, playground equipment & pedestrian bridge	West Park Chatham, IL 62629	Property in the Open	Functional Bldg Value	\$86,609	\$0	\$2,500
15-01	Public Works Complex	9507 South Main Street Chatham, IL 62629	Garage	Replacement Cost / Margin Clause	\$1,207,015	\$85,000	\$2,500
15-02	PIO - lighting & bollards	9507 South Main Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$17,230	\$0	\$2,500
16-01	Fitness Center	9501 South Main Street Chatham, IL 62629	Other Public Building	Actual Cash Value	\$93,803	\$15,000	\$2,500
17-01	Water Tank - 1.5m Gal	3 Lakeside Street Chatham, IL 62629	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$1,819,170	\$0	\$2,500
17-02	PIO - fencing	3 Lakeside Street Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$3,971	\$0	\$2,500
18-01	Concession/ Restroom	PLEASE PROVIDE Chatham, IL 62629	Parks Buildings	Replacement Cost / Margin Clause	\$157,239	\$10,000	\$2,500
19-01	Welcome Sign	PLEASE PROVIDE Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$3,168	\$0	\$2,500



PROPERTY SCHEDULE

Chatham, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
20-01	Traffic Signals (7 @ \$25,000 ea)	Village Wide Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$184,801	\$0	\$2,500
21-01	Traffic Signal	PLEASE PROVIDE Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$42,240	\$0	\$2,500
22-01	Fixed Network Repeaters & CPUs	INSURED TO PROVIDE Chatham, IL 62629	Property in the Open	Replacement Cost / Margin Clause	\$201,960	\$0	\$2,500
					TOTAL BUILDING VALUE	\$24,068,291	
					TOTAL BPP VALUE	\$903,000	
					TOTAL PROPERTY IN THE OPEN VALUE		
					TOTAL INSURED VALUE	\$24,971,291	



Animal - Mortality

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
106	2016	Dagz - Police Dog	German Shepherd		\$0 - Animal Only	\$3,000

Cameras, Radios, & Communications Equipment

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
44		RADIO - ADL ADVANTAGE PRO	PACIFIC CREST	477552	\$1,000	\$2,200



INLAND MARINE SCHEDULE

Chatham, Village of

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

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1		EQUIPMENT - 06 IMPALA #353454			\$1,000	\$10,000
3		EQUIPMENT - 2016 FORD EXPLORER #A04687			\$1,000	\$10,000
5	1995	BOBCAT	CARVER	820983	\$1,000	\$20,000
10		WIRE TRAILER	ROOSE REELER	6694	\$1,000	\$21,000
13		Equipment - 2010 Tahoe #224684			\$1,000	\$10,000
16		TRAILER - SPEED	SPEED ALERT	825280	\$1,000	\$10,000
17		EQUIPMENT - 08 FORD #131290			\$1,000	\$10,000
22	0	LINE STOP EQUIPMENT (MULTI-PIECE)	HYDRASTOP		\$1,000	\$76,400
23		UTILITY VEHICLE	POLARIS RANGER	725891	\$1,000	\$10,000
28		GENERATOR	KATOLIGHT		\$1,000	\$32,000
32		GPS ROVER	EPOCH	741081	\$1,000	\$13,995
33	1980	TRACTOR W/MOWER	FORD	702512	\$1,000	\$10,000
35		WHEEL LOADER	CATERPILLAR	808	\$1,000	\$89,770
36	2011	BACKHOE	JOHN DEERE	206836	\$1,000	\$80,000
41		TRACTOR/LOADER	JOHN DEERE	323291	\$1,000	\$34,879
42		WATER REEL (1)	KIFCO	290978	\$1,000	\$6,000
43		VILLAGE TOOLS			\$1,000	\$18,547
45		EQUIPMENT - 2016 FORD EXPLORER #A04686			\$1,000	\$10,000
46		SNOW PLOW BLADES(8)			\$1,000	\$20,000
47	2016	Backyard Digger	Altec		\$1,000	\$131,225
51		TRUCK SERVICE BODY	DRAKE		\$1,000	\$14,800
52		STREET ROLLER	CASE	27532	\$1,000	\$14,559
53		MINI EXCAVATOR	VERMEER	143	\$1,000	\$55,000
54	1996	ENDLOADER	CATERPILLAR	N00746	\$1,000	\$50,000



INLAND MARINE SCHEDULE

Chatham, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
55		"AIR COMPRESSOR W/ TRAILER MODEL #: 185DPO2WJD"	SULLAIR CORPORATION	004-94816IHG	\$1,000	\$10,000
56		SKID STEER	CATERPILLAR	1135	\$1,000	\$43,000
67		TRAILER	PACE AMERICAN	9049280	\$1,000	\$10,000
68		WATER VALVE MACHINE	SCHULTE		\$1,000	\$13,800
73	2015	Asphalt Hot Patcher	Falcon	FM339364	\$1,000	\$28,000
77		TAR POT	MO PETROLEUM		\$1,000	\$14,300
79		WIRE CART (RED)		GR5	\$1,000	\$16,000
85		CHIPPER	VERMEER	244	\$1,000	\$15,000
87		MOWER - 15' FLEXWING GROOMING	JOHN DEERE	740476	\$1,000	\$11,033
88		EQUIPMENT - 07 IMPALA #415342			\$1,000	\$10,000
89		TOOLS (MIKE GORSAGE)			\$1,000	\$28,092
93		MOWER -1600	JOHN DEERE	62678	\$1,000	\$47,500
99		TRENCHER	VERMEER	304902	\$1,000	\$56,000
105	2014	BACKHOE - 420F	CATERPILLAR	R02991	\$1,000	\$68,000
107		Equipment - 07 Impala #415572			\$1,000	\$10,000
108		Equipment - 2017 Ford Explorer #B41179			\$1,000	\$10,000
109		Equipment - 2017 Ford Taurus #106987			\$1,000	\$10,000
110		Equipment - 2016 Dodge Ram 1500 #177347			\$1,000	\$10,000
111	2018	xuv825m	John Deere	012035	\$1,000	\$20,990
113	2019	35G Compact Excavator	John Deere	285431	\$1,000	\$29,890
114	2019	Zero Turn Mower	Hustler Super Z	19083454	\$1,000	\$10,800
115	2019	Zero Turn Mower	Hustler Super Z	19081945	\$1,000	\$10,800



INLAND MARINE SCHEDULE

Chatham, Village of

Mobile Equipment less than \$10,000 per item						
IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
4		AIR COMPRESSOR - 65HP	COLEMAN	5007	\$1,000	\$3,000
6	2011	WIRE REEL TRAILER	ROOSE	136114	\$1,000	\$7,950
8		TILLER	LAND PRIDE	1058	\$1,000	\$1,500
9		SOD CUTTER	CUSHMAN	869	\$1,000	\$3,000
12		PIPE & CABLE LOCATOR			\$1,000	\$2,500
14		GENERATOR - GAS	TAHOE	46105	\$1,000	\$1,000
15		Equipment - 2013 Dodge Ram Truck #601593			\$1,000	\$10,000
19		BREATH TESTERS - PORTABLE (3)			\$1,000	\$1,500
20		FAULT LOCATOR			\$1,000	\$3,500
21		WELDER W/COMPONENTS			\$1,000	\$5,000
24		MOWER - PRO Z950A	JOHN DEERE	11063	\$1,000	\$6,700
26		HAMMERHEAD TOOL	DITCH WITCH		\$1,000	\$3,300
29		POWER RAKE	GERMAN BLISS		\$1,000	\$8,000
30	2012	MOWER - 72" 930A	JOHN DEERE	30094	\$1,000	\$8,000
31		LOADER BUCKET			\$1,000	\$1,850
37		REPEATOR SYSTEM	MOTOROLA		\$1,000	\$3,600
38		SPREADER	MEYER	43844	\$1,000	\$5,000
40		SPEED SIGN	TRAFFIC SOLUTIONS		\$1,000	\$2,500
48		SPEED GUNS HANDHELDS (3) (\$3,500EA)	LIDAR		\$1,000	\$10,500
49		LOCATOR	FLETCHER		\$1,000	\$3,900
50		GATOR	JOHN DEERE	94346	\$1,000	\$5,000
58	2013	MOWER - 72" 960	JOHN DEERE	10333	\$1,000	\$8,000
60		TRASH PUMP - 4"	HUGHES		\$1,000	\$2,400
61		EQUIPMENT - 08 FORD Crown Victoria #131288			\$1,000	\$10,000
62		TRANCEIVER - HAND HELD (2)	ITRON		\$1,000	\$8,000



INLAND MARINE SCHEDULE

Chatham, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
63		EQUIPMENT - 09 CHARGER #639760			\$1,000	\$10,000
65		SP10B 10" Backhoe Snow Pusher	Protech	46158	\$1,000	\$3,500
69		Misc Unscheduled (no indv item to exceed \$10,000)			\$1,000	\$150,000
70		TILLER	HONDA		\$1,000	\$1,800
74		SPREADER	FLINK	4454	\$1,000	\$3,000
75		SP10B 10" Backhoe Snow Pusher	Protech	46000	\$1,000	\$3,500
76		SPREADER	MEYER		\$1,000	\$5,000
78		FORKLIFT	CLARK	OK0F4	\$1,000	\$3,600
81		Frontier	Bushhog		\$1,000	\$5,000
84		GENERATOR - DEISEL	TAHOE	50846	\$1,000	\$1,000
86		INFIELD PRO	TORO	90246	\$1,000	\$7,000
91		GRAPPLE BUCKET			\$1,000	\$2,000
92		GENERATORS (2)	TAHOE POWER		\$1,000	\$5,000
94		MOWER - PRO Z915B	JOHN DEERE		\$1,000	\$7,500
95		POWER RESTORER			\$1,000	\$4,000
96		EQUIPMENT - 2012 DODGE CHARGER #161611			\$1,000	\$10,000
98		EQUIPMENT - 2012 DODGE CHARGER #161612			\$1,000	\$10,000
100		POST HOLE DIGGER	NEW FRONTIER		\$1,000	\$1,000
101		SLITSEEDER	LAND PRIDE	313258	\$1,000	\$4,500
103		GATOR	JOHN DEERE	15376	\$1,000	\$5,000
104		AIR COMPRESSOR	TAHOE	45834	\$1,000	\$1,000
112	2018	Snowblade	Powertach	18163429	\$1,000	\$3,600
TOTAL INSURED VALUE					\$1,619,280	

