

TAX LEVY ORDINANCE
DUPAGE TOWNSHIP
ORDINANCE NO. 22-

An ordinance levying taxes for all town purposes for DuPage Township,
Will County, Illinois, for the tax year 2022, collectable in 2023.

BE IT ORDAINED by the Board of Trustees of DuPage Township,
Will County, Illinois, as follows:

SECTION 1: That the sum of TWO MILLION FIVE HUNDRED EIGHTY SIX THOUSAND,
EIGHT HUNDRED THIRTY ONE (\$2,586,831.00) are hereby levied upon all property
subject to taxation within the Township as that property is assessed and equalized,
in order to meet and defray all the necessary expenses and liabilities of the Township as
required by statute or voted by the people in accordance with the law, for such purposes as

GENERAL TOWN FUND,
ILLINOIS MUNICIPAL RETIREMENT FUND (IMRF),
SOCIAL SECURITY FUND, and GENERAL ASSISTANCE FUND,
For the year 2023.

SECTION 2: That the total amount levied shall be as follows:

TAX LEVY ORDINANCE

GENERAL TOWN FUND

| <u>ADMINISTRATION:</u> | <u>Amount Levied</u> |
|------------------------------|--------------------------|
| Personnel | \$ 526,000.00 |
| Contractual Services | \$ 200,000.00 |
| Commodities | \$ 80,000.00 |
| Capital Outlay | \$ 1,000.00 |
| TOTAL ADMINISTRATION: | \$ 807,000.00 |

ASSESSOR:

| | |
|-----------------------|----------------------|
| Personnel | \$ 280,200.00 |
| Contractual Services | \$ 32,100.00 |
| Commodities | \$ 23,750.00 |
| Capital Outlay | \$ 4,000.00 |
| Capital Expenditures | \$ 500.00 |
| TOTAL ASSESOR: | \$ 340,550.00 |

CEMETERY:

| | | |
|-------------|----|--------|
| Commodities | \$ | 200.00 |
|-------------|----|--------|

| | | |
|------------------------|----|--------|
| TOTAL CEMETERY: | \$ | 200.00 |
|------------------------|----|--------|

YOUTH SERVICES:

| | | |
|----------------------|----|-----------|
| Personnel | | |
| Contractual Services | \$ | 20,000.00 |
| Commodities | \$ | 10,000.00 |
| OtherExpenditures | \$ | 500.00 |

| | | |
|--------------------------------|----|-----------|
| TOTAL YOUTH DEPARTMENT: | \$ | 30,500.00 |
|--------------------------------|----|-----------|

SENIOR SERVICES:

| | | |
|----------------------|----|------------|
| Personnel | \$ | 212,000.00 |
| Contractual Services | \$ | 15,000.00 |
| Commodities | \$ | 5,000.00 |
| Other Expenditures | \$ | 150.00 |
| Capital Outlay | \$ | 1,000.00 |

| | | |
|-------------------------------|----|------------|
| TOTAL SENIOR SERVICES: | \$ | 233,150.00 |
|-------------------------------|----|------------|

SOCIAL SERVICES:

| | | |
|-----------------|----|-----------|
| PACE Services | \$ | 22,000.00 |
| Social Services | \$ | 11,000.00 |

| | | |
|---|----|-----------|
| TOTAL SOCIAL SERVICE DEPARTMENT: | \$ | 33,000.00 |
|---|----|-----------|

LEVY SENIOR CENTER

| | | |
|----------------------|----|-----------|
| Contractual Services | \$ | 12,000.00 |
| Commodities | \$ | 18,000.00 |
| Capital Outlay | \$ | 5,000.00 |
| Other Expenditures | \$ | 100.00 |

| | | |
|---------------------------|----|-----------|
| TOTAL LEVY CENTER: | \$ | 35,100.00 |
|---------------------------|----|-----------|

MAINTENANCE DEPT ADMINISTRATION

| | |
|----------------------|---------------|
| Personnel | \$ 169,431.00 |
| Contractual Services | \$ 40,000.00 |
| Commodities | \$ 53,000.00 |
| Capital Outlay | \$ 200.00 |
| Other Expenditures | \$ 100.00 |

TOTAL MAINTENANCE ADMINISTRATION: \$ 262,731.00

TOTAL GENERAL TOWN FUND \$ 1,742,231.00

REF: General Corporate Tax 60 ILCS1/235-10

ILLINOIS MUNICIPAL RETIREMENT FUND (IMRF)

| | |
|-----------|---------------|
| Personnel | \$ 160,000.00 |
|-----------|---------------|

TOTAL IMRF FUND: \$ 160,000.00

REF: IMRF Tax 40 ILCS 5/7-171

SOCIAL SECURITY FUND

| | |
|-----------|---------------|
| Personnel | \$ 107,000.00 |
|-----------|---------------|

TOTAL SOCIAL SECURITY FUND: \$ 107,000.00

REF: Social Security Tax 40 ILCS 5/21-110 & 110.1

GENERAL ASSISTANCE FUND**FOOD PANTRY**

| | |
|----------------------|---------------|
| Personnel | \$ 250,000.00 |
| Contractual Services | \$ 70,000.00 |
| Commodities | \$ 80,000.00 |
| Capital Outlay | \$ 500.00 |

TOTAL FOOD PANTRY: \$ 400,500.00

ADMINISTRATION

| | |
|----------------------|---------------|
| Personnel | \$ 130,000.00 |
| Contractual Services | \$ 4,000.00 |
| Commodities | \$ 2,500.00 |
| Capital Outlay | \$ 100.00 |
| Other Expenditures | \$ 500.00 |

TOTAL ADMINISTRATION: \$ 137,100.00

HOME RELIEF:

| | |
|----------------------|--------------|
| Contractual Services | \$ 20,000.00 |
| Commodities | \$ 20,000.00 |

TOTAL HOME RELIEF: \$ 40,000.00

TOTAL GENERAL ASSISTANCE FUND: \$ 577,600.00

REF: Public Assistance Tax 60ILCS 1/235-20

TAX LEVY SUMMARY

| | |
|----------------------------------|----------------|
| General Towns Fund | \$1,742,231.00 |
| Illinois Municiple Retiremnt Tax | \$160,000.00 |
| Social Security Fund | \$107,000.00 |
| General Assistance | \$577,600.00 |

TOTAL TAX \$2,586,831.00

SECTION 3: That the Town Clerk shall make and file with the County Clerk of said County of Will, on or before the last Tuesday of December, a duly certified copy of this ordinance.

SECTION 4: That if any section, subdivision, or sentance of thie ordinance shall for andy reason be held invalid, or to be unconsituional, such finding shall not affect the remaining portion of this ordinance.

SECTION 5: That this ordinance shall be in full force and effect after its adoption, as provided by law ADOPTED THE 13TH day of December 2022, pursuant to a roll call vote by the Board of Trustees of DuPage Township, Will County, Illinois.

BOARD OF TRUSTEES

| | AYE | NAY | ABSENT | PRESENT |
|-----------------|-----|-----|--------|---------|
| Trustee Braxton | | | | |
| Trustee Ransom | | | | |

Trustee Savage
Trustee Townsend
Supervisor Marschke

| | | | |
|--|--|--|--|
| | | | |
| | | | |
| | | | |

Approved by:

X

Gary Marschke, Supervisor

Attest:

X

Barbara Parker, Clerk

TAXES LEVIED

\$2,586,831.00

ORDINANCE 22-16
TRANSFER OF APPROPRIATION ORDINANCE,
DUPAGE TOWNSHIP BUDGET FY 2022-2023

Whereas there was adopted on May 17, 2022, by the Township Board of the Township of DuPage in the County of Will, State of Illinois, a Budget and appropriation ordinance for the fiscal year beginning April 1, 2022 and ending March 31, 2023.

And whereas it now appears that certain adjustments between appropriation items in the Town Fund are desirable and necessary.

And whereas Section 3 of the Illinois Municipal Budget Law (50 ILCS, 330/3), approved July 12, 1937, as amended, authorizes transfers between the various items within any fund in such appropriation ordinance not exceeding in the aggregate 10 percent of the total amount appropriated in such fund by such ordinance.

Now therefore, be it ordained by the Township Board of the Town of DuPage, in the County of Will, State of Illinois,

- 1. Transfer \$3,000 to Town Fund Printing (\$45,000 Budgeted) from Town Fund Contingency (\$100,000 Budgeted) making the adjusted appropriation for Town Fund Printing (\$48,000) and the adjusted appropriation for Town Fund Contingencies (\$97,000).
- 2. Transfer \$1,000 to Town Fund Postage (\$25,000 Budgeted) from Contingency (\$100,000 Budgeted) making the adjusted appropriation for Town Fund Postage (\$26,000) and the adjusted appropriation for Town Fund Contingency (\$96,000).
- 3. Transfer of \$1000 to Town Fund Senior Olympics (\$10,000 Budgeted) from Contingency (\$100,000 Budgeted) make the adjusted appropriation for Town Fund Postage (\$11,000) and the adjusted appropriation for Town Fund Contingency (\$95,000).

Amended and passed by the DuPage Township board on Nov 22, 2022, pursuant to a roll call vote, as follows:

| | YES | NO | ABSENT | PRESENT |
|------------------|-----|----|--------|---------|
| Trustee Braxton | | | | |
| Trustee Ransom | | | | |
| Trustee Savage | | | | |
| Trustee Townsend | | | | |

| | | | | |
|---------------------|--|--|--|--|
| Supervisor Marschke | | | | |
| Total | | | | |

Approved by the Supervisor

Gary Marschke, DuPage Township Supervisor

ATTEST:

Barbara Parker, DuPage Township Clerk



DuPage Township

12/1/2022 - 2023

Property and Liability Insurance Proposal

Presented on October 19, 2022 by:

Michael Alesia
First Vice President

Alliant Insurance Services, Inc.
353 N. Clark St.
Chicago, IL 60654
O 312.595.6200
F 312.595.7163

CA License No. 0C36861

www.alliant.com

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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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Senior Vice President

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Executive Summary

The Public Entity Professionals of Mesirow Insurance Services, Inc. appreciates the opportunity to present the following renewal insurance proposal to DuPage Township for the 12/1/22 - 23 policy term.

The proposed terms reflect the changing environment and attitude of the industry towards municipal risks.

Property

The property values have been increased for inflation as follows:

- Building and Personal Property increased from \$5,420,194 to \$5,771,909 or about 6.48%. Your deductible remains at \$1,000.

Crime

The Illinois Counties Risk Management Trust (ICRMT), is providing a renewal \$500,000 Employee Dishonesty limit and a \$1,000 deductible. The limits and deductible remain the same as expiring.

General Liability

The Township's General Liability limits remain at \$1,000,000 per occurrence / \$3,000,000 aggregate quotation which is outlined in this proposal. There is a \$1,000 deductible. The limits and \$5,000 deductible remain the same as expiring.

Auto Liability and Auto Physical Damage

The Township's fleet exposure remains at 7 units. The ICRMT's program includes a \$1,000,000 combined single limit a \$1,000 deductible. The comprehensive and collision deductibles are \$1,000 each. The limits and deductible remain the same as expiring.

Public Officials Liability including Employment Practices Liability

ICRMT's renewal quotation is outlined in this proposal. Limits are \$1,000,000 with a deductible of \$15,000. Please note that this is a Claim Made coverage form.

Umbrella Liability

As the Excess Liability coverage is a function of the primary layers rate and exposures, its rates have also increased to follow form. The excess liability limit is \$5,000,000 with no deductible. Please note that there are separate \$5,000,000 limits above the general liability, auto liability and public officials including employment practices liability.

Violent Event Response Coverage

The Illinois Counties Risk Management Trust (ICRMT), is providing a renewal \$500,000 Per Event / \$500,000 Annual Aggregate Limit. The limits and the \$1,000 deductible remain the same as expiring.

Executive Summary - Continued

Cyber Liability

Cyber and security liability coverage is being non-renewed by the carrier due to lack of cyber and security protocols. We are unable to provide a quotation from the open market without the required controls in place. It is our advice that DuPage Township implement the required cyber and security protocols as soon as possible. The most important control being multi-factor authentication.

Workers Compensation

The estimated payrolls for 22/23 are increasing from \$1,260,598 to \$1,356,543 or 7.61%.

We are presenting two workers compensation options. They are as follows:

1. Option 1 – ICRMT in the amount of \$22,317. This option is a one carrier solution. The package will remain with the ICRMT and the workers compensation will move from the IPRF to the ICRMT. When all the coverages are with one carrier, the ICRMT is able to apply more credits for premium relief as there is more premium to work with.
2. Option 2 – IPRF in the amount of \$22,169. The IPRF is your incumbent carrier. When the IPRF workers compensation program is combined with the ICRMT package, the overall premium is is \$4,097 more than the one carrier solution with the ICRMT.

Summary

We did a full marketing exercise this year and marketed your program to 7 package carriers and 2 workers compensation carriers. Only the incumbent carrier offered terms. All the declining carriers cited claim concerns as their reason for not quoting.

We are presenting two options to DuPage Township. They are as follows:

1. Option 1 – All Lines of Coverage with the ICRMT. The premium will increase from \$78,416 to \$81,041 or 3.35%
2. Option 2 – IPRF workers compensation and ICRMT package. The premium will increase from \$78,416 to \$85,138 or 8.57%

We look forward to discussing our comprehensive and cost-effective workers compensation proposal.

Loss Summary

PROPERTY, INLAND MARINE & CRIME

| | Carrier | Policy # | # of Claims | Amt Paid | Amt Resrv | Ttl Incurred |
|--------------|---------|--------------------|-------------|-----------|-----------|------------------|
| 12/1/21 - 22 | ICRMT | P1-1000262-2022-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/20 - 21 | ICRMT | P1-1000262-2021-01 | 1 | \$ 5,216 | \$ - | \$ 5,216 |
| 12/1/19 - 20 | ICRMT | P1-1000262-1920-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/18 - 19 | ICRMT | P1-1000262-1819-01 | 1 | \$ 42,140 | \$ - | \$ 42,140 |
| 12/1/17 - 18 | ICRMT | P1-1000262-1718-01 | 0 | \$ - | \$ - | \$ - |
| | | | | | | \$ 47,356 |

GENERAL LIABILITY, EBL

| | Carrier | Policy # | # of Claims | Amt Paid | Amt Resrv | Ttl Incurred |
|--------------|---------|--------------------|-------------|----------|-----------|--------------|
| 12/1/21 - 22 | ICRMT | P1-1000262-2022-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/20 - 21 | ICRMT | P1-1000262-2021-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/19 - 20 | ICRMT | P1-1000262-1718-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/18 - 19 | ICRMT | P1-1000262-1819-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/17 - 18 | ICRMT | P1-1000262-1718-01 | 1 | \$ - | \$ - | \$ - |
| | | | | | | \$ - |

AUTO LIABILITY/PHYSICAL DAMAGE/MEDICAL PAYMENTS

| | Carrier | Policy # | # of Claims | Amt Paid | Amt Resrv | Ttl Incurred |
|--------------|---------|--------------------|-------------|----------|-----------|-----------------|
| 12/1/21 - 22 | ICRMT | P1-1000262-2022-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/20 - 21 | ICRMT | P1-1000262-2021-01 | 1 | \$ 1,745 | \$ - | \$ 1,745 |
| 12/1/19 - 20 | ICRMT | P1-1000262-1718-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/18 - 19 | ICRMT | P1-1000262-1819-01 | 1 | \$ 3,357 | \$ - | \$ 3,357 |
| 12/1/17 - 18 | ICRMT | P1-1000262-1718-01 | 1 | \$ 2,539 | \$ - | \$ 2,539 |
| | | | | | | \$ 7,641 |

PUBLIC OFFICIALS LIABILITY & EPLI (Claims Mad

| | Carrier | Policy # | # of Claims | Amt Paid | Amt Resrv | Ttl Incurred |
|--------------|---------|--------------------|-------------|-----------|-----------|-------------------|
| 12/1/21 - 22 | ICRMT | P1-1000262-2022-01 | 1 | \$ - | \$ 15,000 | \$ 15,000 |
| 12/1/20 - 21 | ICRMT | P1-1000262-2021-01 | 3 | \$ 39,682 | \$ 80,609 | \$ 120,291 |
| 12/1/19 - 20 | ICRMT | P1-1000262-1718-01 | 1 | \$ 3,053 | \$ - | \$ 3,053 |
| 12/1/18 - 19 | ICRMT | P1-1000262-1819-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/17 - 18 | ICRMT | P1-1000262-1718-01 | 1 | \$ 31,786 | \$ - | \$ 31,786 |
| | | | | | | \$ 155,130 |

UMBRELLA LIABILITY

| | Carrier | Policy # | # of Claims | Amt Paid | Amt Resrv | Ttl Incurred |
|--------------|---------|--------------------|-------------|----------|-----------|--------------|
| 12/1/21 - 22 | ICRMT | P1-1000262-2022-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/20 - 21 | ICRMT | P1-1000262-2021-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/19 - 20 | ICRMT | P1-1000262-1718-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/18 - 19 | ICRMT | P1-1000262-1819-01 | 0 | \$ - | \$ - | \$ - |
| 12/1/17 - 18 | ICRMT | P1-1000262-1718-01 | 0 | \$ - | \$ - | \$ - |
| | | | | | | \$ - |

Workers Compensation Loss Summary

WORKERS COMPENSATION

| | Carrier | Policy # | # of Claims | Amt Paid | Amt Resrv | Ttl Incurred |
|-------------------|---------|----------|-------------|-----------|-----------|------------------|
| 12/1/21 - 12/1/22 | IPRF | B361 | 0 | \$ - | \$ - | \$ - |
| 12/1/20 - 12/1/21 | IPRF | B361 | 3 | \$ 15,069 | \$ - | \$ 15,069 |
| 1/1/20 - 12/1/20 | IPRF | B361 | 1 | \$ 150 | \$ - | \$ 150 |
| 1/1/19 - 1/1/20 | IPRF | B361 | 1 | \$ 739 | \$ - | \$ 739 |
| 1/1/18 - 1/1/19 | IPRF | B361 | 1 | \$ 9,478 | \$ - | \$ 9,478 |
| | | | | | | \$ 25,436 |

Premium Summary

| Policy Year | | | Option 1 | | Option 2 |
|--|------------------|--------------------|------------------|-----------------------|-------------------|
| | | | | | Incumbent Program |
| | ICRMT | ICRMT - \$1M Cyber | ICRMT - No Cyber | ICRMT/IPRF - No Cyber | |
| | 12/1/20 -21 | 12/1/21 - 22 | 12/1/22 - 23 | 12/1/22 - 23 | |
| Package | \$ 47,621 | \$ 57,292 | \$ 58,724 | \$ 62,969 | |
| Property | Included | Included | Included | Included | |
| Inland Marine | Included | Included | Included | Included | |
| Equipment Breakdown | Included | Included | Included | Included | |
| General Liability | Included | Included | Included | Included | |
| Employee Benefits Administration Liability | Included | Included | Included | Included | |
| Public Entity Management Liability | Included | Included | Included | Included | |
| Employment Practices Liability | Included | Included | Included | Included | |
| Auto Liability | Included | Included | Included | Included | |
| Auto Physical Damage | Included | Included | Included | Included | |
| Crime | Included | Included | Included | Included | |
| Umbrella Excess Liability | Included | Included | Included | Included | |
| Violent Event | Included | Included | Included | Included | |
| Cyber Liability | Included | Included | Excluded | Excluded | |
| Workers Compensation | \$ 21,230 | \$ 21,124 | \$ 22,317 | \$ 22,169 | |
| TOTAL INSURANCE COSTS | \$ 68,851 | \$ 78,416 | \$ 81,041 | \$ 85,138 | |
| Percent Change | | 13.89% | 3.35% | 8.57% | |

Named Insured / Additional Named Insureds

Named Insured:

DuPage Township

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.

Commercial Property Overview

Statement of Values / Location Schedule

| Building Number | Department/Description | Address | Occupancy | Building Value | Contents Value | Total Insured Value |
|-----------------|--|---|-------------------------|--------------------|------------------|---------------------|
| 1.1 | Administration Building | 241 Canterbury Lane Bolingbrook, IL 60440 | Office | \$1,374,826 | \$140,900 | \$1,515,726 |
| 1.2 | PIO - fencing, flagpole, signage & lighting | 241 Canterbury Lane Bolingbrook, IL 60440 | Property in the open | \$40,469 | \$0 | \$40,469 |
| 1.3 | Storage Shed | 241 Canterbury Lane Bolingbrook, IL 60440 | Storage | \$4,497 | \$3,400 | \$7,897 |
| 2.1 | Joseph and Sarah Levy Senior Center | 251 Canterbury Lane Bolingbrook, IL 60440 | Other Public Building | \$2,648,479 | \$99,000 | \$2,747,479 |
| 2.2 | PIO - flagpole, signage, (2) fountains, lighting, benches & misc minor | 251 Canterbury Lane Bolingbrook, IL 60440 | Property in the Open | \$159,965 | \$0 | \$159,965 |
| 2.3 | Control Building | 251 Canterbury Lane Bolingbrook, IL 60440 | Water & Sewer Treatment | \$24,731 | \$1,600 | \$26,331 |
| 2.4 | Gazebo | 251 Canterbury Lane Bolingbrook, IL 60440 | Property in the Open | \$30,352 | \$0 | \$30,352 |
| 3.1 | Highway Dept Office/ Garage/ Food Pantry | 719 Parkwood Avenue Romeoville, IL 60446 | Office | \$685,727 | \$107,100 | \$792,827 |
| 3.2 | PIO - Fuel Station, signage & fencing | 719 Parkwood Avenue Romeoville, IL 60446 | Property in the Open | \$60,366 | \$0 | \$60,366 |
| 3.3 | Storage | 719 Parkwood Avenue Romeoville, IL 60446 | Storage | \$145,014 | \$41,000 | \$186,014 |
| 4.1 | PIO - iron fencing (active cemetery) | Route 53 and Daniels Bolingbrook, IL 60440 | Property in the Open | \$76,104 | \$0 | \$76,104 |
| 5.1 | PIO - iron fencing (non active cemetery) | Paxon and Daniels Bolingbrook, IL 60440 | Property in the Open | \$112,189 | \$0 | \$112,189 |
| 5.2 | Boardman Cemetary | Paxon and Daniels Bolingbrook, IL 60440 | Building | \$ 13,490 | \$2,700 | \$ 16,190 |
| | | | | \$5,376,209 | \$395,700 | \$5,771,909 |

Line of Coverage

Commercial Property Coverage

| | |
|---|--|
| INSURANCE COMPANY: | Illinois Counties Risk Management Trust |
| A.M. BEST RATING: | N/A |
| STANDARD & POOR'S RATING: | N/A |
| STATE COVERED STATUS: | Admitted |
| POLICY/COVERAGE TERM: | 12/1/2022 to 12/1/2023 |
| Coverage Form: | ICRMT 1200 12-16 |
| Total Insured Value: | \$ 5,771,909 |
| Limits: | |
| Building Value | \$ 5,376,209 |
| Business Personal Property | \$ 395,700 |
| Flood (Non-zone A & V) | \$ 5,000,000 /\$250,000,000 PROGRAM AGGREGATE |
| Earthquake | \$ 5,000,000 /\$250,000,000 PROGRAM AGGREGATE |
| Equipment Breakdown | \$ 5,771,909 |
| Business Income/Extra Expense | \$ 250,000 |
| Business Income/Extra Expense Inc. Limits | \$ 1,000,000 |
| Course of Construction (Builders Risk) | \$ 1,000,000 |
| Debris Removal (whichever is greater) | 25% OR \$500,000 |
| Deductible: | |
| Building & Contents | \$ 1,000* (or AS indicated on Schedule) |
| Flood | \$ 50,000 of the damaged location OR higher if higher selected |
| Earthquake | \$ 50,000 or 2% whichever is greater |

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

***Property Co-insurance:** Most property insurance policies contain a co-insurance clause. In exchange for a reduced rate, the insured agrees to carry at least the stated percentage of insurance to the total insurable value of the property. If, at the time of loss, the amount of insurance carried is less than this percentage, the loss payment will be reduced proportionately.

See Disclaimer Page for Important Notices and Acknowledgement

Line of Coverage

Equipment Breakdown Coverage

| | |
|---|---|
| INSURANCE COMPANY: | Illinois Counties Risk Management Trust |
| A.M. BEST RATING: | N/A |
| STANDARD & POOR'S RATING: | N/A |
| STATE COVERED STATUS: | Admitted |
| POLICY/COVERAGE TERM: | 12/1/2022 to 12/1/2023 |
| Coverage Form: | ICRMT 1300 12-14 |
| Limits: | |
| Combined Business Income | Included |
| Combined Extra Expense | Included |
| Spoilage Damage | Included |
| Electronic Data or Media | \$ 10,000,000 |
| Utility Interruption – Time Element | \$ 10,000,000 |
| Expediting Expense | Included |
| Hazardous Substance | \$ 10,000,000 |
| Newly Acquired Locations | \$ 1,000,000 |
| Ordinance or Law | \$ 10,000,000 |
| Debris Removal | 25% Or \$500,000 |
| Water Damage | Included |
| Deductible: | \$ 1,000 |
| BI/EE Utility Interruption Deductible: | 24 Hours |
| Premium: | Included in Total Premium |

See Disclaimer Page for Important Notices and Acknowledgement

Line of Coverage

Commercial General Liability Coverage

| | |
|---|---|
| INSURANCE COMPANY: | Illinois Counties Risk Management Trust |
| A.M. BEST RATING: | N/A |
| STANDARD & POOR'S RATING: | N/A |
| STATE COVERED STATUS: | Admitted |
| POLICY/COVERAGE TERM: | 12/1/2022 to 12/1/2023 |
| Coverage Form: | Occurrence |
| Limits: | |
| General Aggregate | \$ 3,000,000 |
| Products & Completed Operations Aggregate | \$ 3,000,000 |
| Personal & Advertising Injury | \$ 1,000,000 |
| Each Occurrence | \$ 1,000,000 |
| Damage to Premises Rented to You | \$ 50,000 |
| Medical Expense | \$ 5,000 |
| Employee Benefits Per Employee | \$ 1,000,000 |
| Employee Benefits Aggregate | \$ 1,000,000 |
| Retroactive Date | 12/01/2013 |
| EBL is on a Claims Made Form | |
| Hired & Non-Owned Auto Liability | Included |
| Deductible | \$ 1,000 |
| Sub-Limits: | |
| Sexual Misconduct Occ/Agg | \$ 100,000 |
| Sexual Misconduct Retro Date | 12/01/2006 |
| Deductible | \$ 5,000 |

See Disclaimer Page for Important Notices and Acknowledgement

Line of Coverage

Commercial Auto Coverage

| | |
|--|---|
| INSURANCE COMPANY: | Illinois Counties Risk Management Trust |
| A.M. BEST RATING: | N/A |
| STANDARD & POOR'S RATING: | N/A |
| STATE COVERED STATUS: | Admitted |
| POLICY/COVERAGE TERM: | 12/1/2022 to 12/1/2023 |
| Limits: | |
| Combined Bodily Injury & Property Damage | \$ 1,000,000 |
| Uninsured/Underinsured Motorist | \$ 1,000,000 |
| Medical Expense | \$ 5,000 Each Person |
| | \$ 25,000 Each Accident |
| Non-Owned Auto Liability | Included |
| Hired Auto Liability | Included |
| Auto Physical Damage - Total Scheduled Value | \$ 241,181 |
| Number of Vehicles | 7 |
| Deductible: | |
| Comprehensive | \$ 1,000 |
| Collision | \$ 1,000 |
| Premium: | Included in Total Premium |

See Disclaimer Page for Important Notices and Acknowledgement

Description of Covered Auto Designation Symbols

| Symbol | Description |
|--------|---|
| 1 | Any Auto |
| 2 | Owned Autos Only – only autos you own (and for liability coverage, any trailers you don't own while attached to power units you own), this includes those autos you acquire ownership of after the policy begins. |
| 3 | Owned Private Passengers Autos Only – Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins. |
| 4 | Owned Autos Other Than Private Passenger Autos Only – Only these autos you own that are not of the private passenger types (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins. |
| 5 | Owned Autos Subject to No-Fault – Only those autos that is required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged. |
| 6 | Owned Autos Subject to a Compulsory Uninsured Motorist Law – Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirements. |
| 7 | Specifically Described Autos – Only those autos described on the policy schedule of covered vehicles for which a premium charge is shown and for Liability Coverage for any trailer you don't own while attached to any power unit described in the schedule of covered vehicles. |
| 8 | Hired Autos Only – Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent or borrow from any of your employees or partners, or members of their households. |
| 9 | Non-owned Autos Only – Only those autos you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes only autos owned by your employees or partners or members of their households, but only while used in your business or your personal affairs. |
| 13 | Uninsured Motorist Coverage – Applies to any auto you do not own and that is a covered auto under this policy for liability insurance and it is licensed or principally garaged in Illinois. |
| 19 | Mobile Equipment Subject To Compulsory or Financial Responsibility or Other Motor Vehicle Insurance Law Only – Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged. |

Vehicle Schedule

| Agy Veh# | Year | Make | Model | VIN | Cost New |
|----------|------|---------------|------------------|-------------------|-------------------|
| 1 | 2000 | International | 4000 Series 4700 | 1HTSCABM6YH235976 | \$ 14,055 |
| 2 | 2014 | HINO | Model 238 | 5PVNE8JT4E4S55961 | \$ 50,000 |
| 3 | 2015 | Chevrolet | Silverado 2500 | 1GC0KUEG1FZ133149 | \$ 29,141 |
| 4 | 2015 | Ford | F250 | 1FTBF2B65FED69470 | \$ 30,440 |
| 5 | 2015 | Ford | Starcraft | 1FDFE4FS5FDA19975 | \$ 65,000 |
| 6 | 2015 | Ford | Starcraft | 1FDEE3FL2FDA09726 | \$ 65,000 |
| 7 | 2017 | 6.5x12 | Trailer | 5ERBU0818HM099920 | \$ 1,600 |
| | | | | | \$ 255,236 |

Line of Coverage

Crime Coverage

INSURANCE COMPANY:

A.M. BEST RATING:

STANDARD & POOR'S RATING:

STATE COVERED STATUS:

POLICY/COVERAGE TERM:

Illinois Counties Risk Management Trust

N/A

N/A

Admitted

12/1/2022 to 12/1/2023

Coverage Form:

Blanket Employee Dishonesty
 Depositors Forgery or Alterations
 Computer Fraud
 Money & Securities – Inside the Premises
 Money & Securities – Outside the Premises
 Money Order/Counterfeit Currency
 Funds Transfer Fraud

Limits:

\$ 500,000
 \$ 500,000
 \$ 500,000
 \$ 500,000
 \$ 500,000
 \$ 500,000
 \$ 500,000

Deductible:

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

Premium:

Included in Total Premium

See Disclaimer Page for Important Notices and Acknowledgement

Line of Coverage

Public Officials Liability Coverage including Employment Practices Liability

| | |
|--|--|
| INSURANCE COMPANY: | Illinois Counties Risk Management Trust |
| A.M. BEST RATING: | N/A |
| STANDARD & POOR'S RATING: | N/A |
| STATE COVERED STATUS: | Admitted |
| POLICY/COVERAGE TERM: | 12/1/2022 to 12/1/2023 |
| Public Officials Liability Coverage | |
| Each Occurrence | \$ 1,000,000 |
| Annual Aggregate | \$ 1,000,000 |
| Retroactive Date | 06/01/2000 |
| Employment Practices Liability Coverage | |
| Each Occurrence | \$ 1,000,000 |
| Annual Aggregate | \$ 1,000,000 |
| Retroactive Date | 06/01/2000 |
| Employee Benefits Liability Coverage | |
| Each Occurrence | \$ 1,000,000 |
| Annual Aggregate | \$ 1,000,000 |
| Retroactive Date | 12/01/2013 |
| Deductible: | \$ 15,000 |
| Coverages Include but not limited to: | <ul style="list-style-type: none"> • Sexual Harassment • Discrimination • Wrongful Termination • FOIA/Open Meetings Act • Attorney's Professional |

See Disclaimer Page for Important Notices and Acknowledgement

Line of Coverage

Violent Event Response Coverage

| | | | |
|--------------------------------------|---|---------|------------|
| INSURANCE COMPANY: | Illinois Counties Risk Management Trust | | |
| A.M. BEST RATING: | N/A | | |
| STANDARD & POOR'S RATING: | N/A | | |
| STATE COVERED STATUS: | Admitted | | |
| POLICY/COVERAGE TERM: | 12/1/2022 to 12/1/2023 | | |
| Coverage: | | | |
| Violent Event Response Coverage | | | |
| Per Event Limit | \$ | 500,000 | |
| Coverages Include: | | | |
| Crisis Investigation | | | |
| Personal Crisis Management Event | | | |
| Response Team | | | |
| Crisis Communication Support, Media | | | |
| Management, Public Relations | | | |
| Temporary Security Measures | | | |
| The Following Sub Limited Coverages: | | | |
| Medical Expenses | \$ | 25,000 | Per Person |
| Counseling Service Expenses | \$ | 10,000 | Per Person |
| Funeral Service Expenses | \$ | 15,000 | Per Person |
| Per Event Crisis Team Services | \$ | 100,000 | |
| Memorialization Expenses | \$ | 250,000 | |
| Deductible: | \$ | 1,000 | |
| Retro Active Date: | N/A | | |
| Premium: | Included | | |

See Disclaimer Page for Important Notices and Acknowledgement

Line of Coverage

Cyber Liability Coverage

Cyber and Security coverage has been non-renewed by the ICRMT due to lack of cyber and security protocols. We are unable to procure coverage in the open market due to the lack of protocols. The most important protocol needed is multi-factor authentication.

Line of Coverage

Excess Liability Coverage

| | |
|---|---|
| INSURANCE COMPANY: | Illinois Counties Risk Management Trust |
| A.M. BEST RATING: | N/A |
| STANDARD & POOR'S RATING: | N/A |
| STATE COVERED STATUS: | Admitted |
| POLICY/COVERAGE TERM: | 12/1/2022 to 12/1/2023 |
| Limits: | |
| Each Occurrence | \$ 5,000,000 |
| General Aggregate | \$ 5,000,000 |
| Defense Inside/Outside the Limit: | Inside the Limit |
| Underlying Coverages & Limits: | |
| General Liability | \$ 1,000,000 |
| Automobile Liability | \$ 1,000,000 |
| Public Official (Claims Made) | \$ 1,000,000 |
| Self-Insured Retention / Deductible: | None |
| Premium: | Included |

See Disclaimer Page for Important Notices and Acknowledgement

Line of Coverage

Workers Compensation Coverage

INSURANCE COMPANY:
A.M. BEST RATING:
STANDARD & POOR'S RATING:
STATE COVERED STATUS:
POLICY/COVERAGE TERM:

Illinois Public Risk Fund

N/A

N/A

Non-Admitted

12/1/2022 to 12/1/2023

Coverage:

Workers Compensation

Employers Liability

Bodily Injury by Accident

Bodily Injury by Disease

Bodily Injury by Disease

Statutory

\$ 3,000,000 Each Accident

\$ 3,000,000 Policy Limit

\$ 3,000,000 Each Employee

| | Class | 12/1/21 - 22 | 12/1/22 - 23 | 12/1/21 - 22 | 12/1/22 - 23 | 12/1/21 - 22 | 12/1/22 - 23 |
|------------------------------|-------|---------------------|---------------------|--------------|--------------|------------------|------------------|
| Classification | Code | Payrolls | Payrolls | Rates | Rates | Premium | Premium |
| Drivers | 7370 | \$ 4,710 | \$ 6,679 | 6.452 | 3.15 | \$ 304 | \$ 210 |
| Food Pantry | 9410 | \$ 200,786 | \$ 281,707 | 4.956 | 2.27 | \$ 9,951 | \$ 6,395 |
| Clerical | 8810 | \$ 873,378 | \$ 781,599 | 0.227 | 0.440 | \$ 1,983 | \$ 3,439 |
| School Professional | 8868 | \$ 10,260 | \$ 93,910 | 0.59 | 0.34 | \$ 61 | \$ 319 |
| Building NOC | 9015 | \$ 114,006 | \$ 138,029 | 5.659 | 16.69 | \$ 6,452 | \$ 23,037 |
| Restaurant | 9082 | \$ 56,418 | \$ 50,549 | 2.926 | 1.34 | \$ 1,651 | \$ 677 |
| Street Cleaning | 9402 | \$ 1,040 | \$ 4,070 | 10.331 | 3.89 | \$ 107 | \$ 159 |
| Subtotal | | \$ 1,260,598 | \$ 1,356,543 | | | \$ 20,509 | \$ 34,236 |
| Plus IPRF Administration Fee | | | 7.61% | 0% | 0% | \$ 615 | \$ - |
| | | | | | | \$ 21,124 | \$ 34,236 |
| Increased Limit Multiplier | | | | | 1.02 | \$ - | \$ 684 |
| Minimum Premium | | | | | | \$ - | \$ - |
| Experience Modifier | | | | | | \$ - | \$ - |
| Scheduled Modifier | | | | | 0.7 | \$ - | \$ (10,476) |
| Expense Modifier | | | | | | \$ - | \$ - |
| Premium Discount | | | | | 8.70% | \$ - | \$ (2,127) |
| Total Annual Premium | | | | | | \$ 21,124 | \$ 22,317 |

See Disclaimer Page for Important Notices and Acknowledgement

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.

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.

Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at www.alliant.com, and contact your Alliant service team should you have any questions.

Other Disclosures / Disclaimers

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.

Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.

Other Disclosures / Disclaimers - Continued

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:

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.

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 state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- 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 or Evidence 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 recipient.

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 or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. 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.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a "blanket" additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

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

Flood Offering

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provides information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- “a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area”...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

Additional Information

- Flood Zones-
 - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
 - Increased limits over the maximum flood limit provided by NFIP

FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

If you do NOT wish to purchase flood insurance your signature is required below:

Signature:

Date:

Name Printed / Typed:

Company Name:

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.

- Fidelity Insurance
- Directors & Officers Liability
- Earthquake Insurance
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Flood Insurance
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- 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>

Binding Requirements Recap

Below is a recap by Line of Coverage. **ALL** coverages require the following:

- A written request to bind coverage
- All Surplus Lines Taxes/Fees are Fully Earned (only applies to a non-admitted carrier)
- Signed Acceptance Form
- Insured's Contact Information
- Requested Payment Plan – Annual, 50/50, 25/6

| Coverage Line and Description of Subjectivities | Effective Date |
|---|----------------|
| Commercial Property <ul style="list-style-type: none"> • Signed Acceptance Form for all coverages | 12/1/2022 |
| Equipment Breakdown <ul style="list-style-type: none"> • None | 12/1/2022 |
| Commercial General Liability <ul style="list-style-type: none"> • None | 12/1/2022 |
| Commercial Auto Liability <ul style="list-style-type: none"> • None | 12/1/2022 |
| Crime Liability <ul style="list-style-type: none"> • None | 12/1/2022 |
| Public Officials Liability / Employment Practices Liability <ul style="list-style-type: none"> • None | 12/1/2022 |
| Violent Event Response <ul style="list-style-type: none"> • None | 12/1/2022 |
| Cyber Liability <ul style="list-style-type: none"> • None | 12/1/2022 |
| Excess Liability <ul style="list-style-type: none"> • None | 12/1/2022 |
| Workers' Compensation <ul style="list-style-type: none"> • None | 12/1/2022 |

In order to complete the underwriting process, we require that you send us any additional information requested above. We are not required to bind coverage prior to our receipt and underwriting acceptance of the above information. However, if we do bind coverage prior to such acceptance, the terms and conditions as indicated above may be amended until such receipt and acceptance. Any agreement to bind coverage in connection with this proposal must be in writing from an authorized employee of the Insurer

Request to Bind Coverage

DuPage Township

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 Property | <input type="checkbox"/> |
| Equipment Breakdown | <input type="checkbox"/> |
| Commercial General Liability | <input type="checkbox"/> |
| Commercial Auto | <input type="checkbox"/> |
| Crime Liability | <input type="checkbox"/> |
| Public Officials Liability / Employment Practices Liability | <input type="checkbox"/> |
| Violent Event Response | <input type="checkbox"/> |
| Cyber Liability | <input type="checkbox"/> |
| Excess Liability | <input type="checkbox"/> |
| Workers' Compensation | <input type="checkbox"/> |

Did you know that Alliant works with premium financing companies?

Are you interested in financing your annual premium?

| Yes, please provide us with a financing quote. | No, we do not wish to finance our premium. |
|--|--|
| <input type="checkbox"/> | <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 of Authorized Insured Representative | 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.*



Wolter, Inc.
490 W North Frontage Rd
Bolingbrook, IL 60440
☎ (630) 754-4440
(630) 378-4818

Rockford Location
3444 Precision Dr.
Rockford, IL 61109
☎ (815) 874-1610

Work Order

Quote Work Order **Date** **Customer**
SQ22608971 **11/02/2022** **623244**

1563254

Page 1 of 1

Bill To :

DUPAGE TOWNSHIP
719 PARKWOOD
ROMEONVILLE, IL 60446

Ordered By :

DUPAGE TOWNSHIP
719 PARKWOOD
ROMEONVILLE, IL 60446

Customer Phone No : ☎ (630) 759-1317
Contact Phone No : ☎ (630) 759-1317

Tax ID :

Order entered by :

Contact : DAVE LOCKE
PO :

Technician:
Van #:

| Qty | Product | Description | SLM | Unit Price | Net Amount | | |
|---------------|-------------------|---------------------------------------|------|------------|------------------|-----------|-------------|
| 623244 | DUPAGE TOWNSHIP | | | | | | |
| | Segment: 1 | TIRE QUOTE | | | Quote Work Order | | |
| | | REPLACE ALL 4 TIRES 12 X 16 X 5 | | | | | |
| | | \$495.00 EACH - \$1,980.00 INSTALLED. | | | | | |
| Make | Product | Year | Date | Odometer | H-Meter | Dealer ID | Cust Equ ID |
| Z-Caterpillar | 252B | | | 0 | 3,468.00 | 211605 | |
| Serial ID: | CAT0252BVSCP04727 | | | | | | |

Segment Total

Terms: Net 30 days.
This quotation is valid for 30 days unless otherwise specified.
Quotation number must appear on purchase orders.
Lead times begin with written approval from customer based on parts availability.
Quotes do not include parts freight, tax or additional mechanical issues discovered upon commencement or completion of the quoted repairs.
This repair is covered by warranty for 6 months or 600 hours for parts and labor.
Quote by Scott Lefsky, 630-754-4440 ext. 6123 or Scott.lefsky@imhlifts.com
Thank you for this opportunity to quote your material handling needs.

Print Name

Date

X

Customer Signature

Thank You for your business.