



**COUNTY OF KENDALL, ILLINOIS
HUMAN RESOURCES & INSURANCE**

**Kendall County Historic Courthouse
110 West Madison, Courtroom,
Yorkville, IL 60560
Monday, November 3, 2025 at 5:30 p.m.**

MEETING AGENDA

1. **Call to Order**
2. **Roll Call:** Ruben Rodriguez (Chairman), Jason Peterson (Vice Chairman), Elizabeth Flowers, Zach Bachmann, and Matt Kellogg
3. ***MOTION (VV): Approval of Agenda (page 1)**
4. ***MOTION (VV): Approval of Minutes for the October 6, 2025, Human Resources & Insurance Committee Meeting (pages 2-5)**
5. **Committee Reports and Updates**
 - A. **Monthly Benefits Report (pages 6-7)**
 - B. **Monthly Human Resources Department Report (page 8)**
6. **New Committee Business**
 - A. ***MOTION (VV) (Forward to CB 11/18/25): Revised Leave of Absence Personnel Action Notice Form (pages 9-10)**
 - B. ***MOTION (VV) (Forward to CB 11/18/25): Property, Liability, Casualty, Cyber, Auto, and Workers' Compensation Insurance for 2026 Policy Year (pages 11-144)**
7. **Old Committee Business**
 - A. ***MOTION (VV) (Forward to CB 11/18/25): Agreement with Alliant Insurance Services, Inc. for Professional Insurance Brokerage and Consulting Services for Property Insurance, Liability Insurance, Cyber Insurance, and Workers' Compensation Insurance in an amount not to exceed \$52,500 per year for the period of December 1, 2025, through November 30, 2029. (pages 145)**
8. **Chairman's Report**
9. **Public Comment**
10. **Executive Session**
11. **Items for Committee of the Whole**
12. **Action Items for County Board**
 - A. **Items for Consent Agenda**
 - B. **Items under Committee Business**
13. **Adjournment**

If special accommodations or arrangements are needed to attend this County meeting, please contact the Administration Office at 630-553-4171, a minimum of 24-hours prior to the meeting time.

COUNTY OF KENDALL, ILLINOIS
HUMAN RESOURCES AND INSURANCE COMMITTEE
Meeting Minutes for Monday, October 6, 2025, at 5:30 P.M.

Call to Order

The meeting was called to order by Committee Vice Chair Jason Peterson at 5:30 P.M.

Roll Call

Attendee	Status	Arrived	Left Meeting
Ruben Rodriguez	Absent	Absent	
Jason Peterson	Present	5:30	
Elizabeth Flowers	Absent	5:30	
Zach Bachmann	Absent	5:30	
Matt Kellogg	Present	5:30	

Others Present: County Administrator Christina Burns, Human Resources Director Leslie Johnson, and Human Resources Generalist Yohantz Miggins

Approval of Agenda: Member Peterson asked for voice vote on motion. Member Elizabeth Flowers made motion to approve the agenda, second by Member Bachmann. **With all present members voting aye, motion carried.**

Approval of Minutes for the August 4, 2025, Human Resources & Insurance Committee Meeting: Member Peterson asked for voice vote on motion. Member Zach Bachmann made motion to approve the agenda, second by Member Elizabeth Flowers. **With all present members voting aye, the motion carried.**

Committee Reports and Updates:

A. Monthly Benefits Report:

The Kendall County Treasurer’s Office prepared the Monthly Benefits Report, which can be found on pages 6 and 7 of the packet.

B. Monthly Human Resources Department Report:

Human Resources Director Leslie Johnson provided the monthly Human Resources Department Report. Director Johnson reported that all applications for 2026 property, liability, workers’ compensation, cyber, and auto insurance proposals have been completed. Staff will review the insurance proposals received and will update the Committee during the November meeting. With Payton Karlovich’s recent departure, Brenda Benz was promoted to the position of Payroll Specialist. Director Johnson also updated the Committee about ongoing discussions between the County and the Kendall County Forest Preserve District about the Human Resources providing

HR services to the Forest Preserve. Member Jason Peterson asked Director Johnson if the Human Resources Department has enough staff to provide these services to the Forest Preserve District. Member Kellogg responded that the Forest Preserve District has set aside \$40,000 in their budget to assist with staffing in the Human Resources Department.

New Committee Business:

A. Approval of Revised Maintenance I Job Description

Member Bachmann made a motion to forward the Revised Maintenance I job description to the County Board for approval, second by Member Flowers. **With all present members voting aye, the motion carried.**

B. Approval of Revised Maintenance II Job Description

Member Bachmann made a motion to forward the Revised Maintenance II job description to the County Board for approval, second by Member Kellogg. **With all present members voting aye, the motion carried.**

C. Approval of New Part Time Maintenance Technician Job Description

Member Kellogg made a motion to forward the new Part Time Maintenance Technician job description to the County Board for approval, second by Member Bachmann. **With all present members voting aye, the motion carried.**

D. Approval of New Senior Human Resources Generalist Job Description

Member Kellogg made a motion to forward the new Senior Human Resources Generalist job description to the County Board for approval, second by Member Flowers. **With all present members voting aye, the motion carried.**

E. Approval of Revised Kendall County Organizational Chart and Headcount

Member Flowers made motion to forward the Revised Kendall County Organizational Chart and Headcount to the County Board for approval, second by Member Bachmann. **With all present members voting aye, the motion carried**

F. Discussion of Possible New ERP Analyst Position

County Administrator Burns informed the Committee that Payroll Specialist Payton Karlovich recently resigned from her full-time position with Kendall County. Ms. Karlovich has expressed interest in continuing part-time employment with the County, not to exceed 20 hours per week, to assist with the transition of responsibilities—particularly knowledge of the Tyler Munis system—to the newly hired Payroll Specialist, Brenda Benz. Administrator Burns noted that Ms. Karlovich played a key role in the development and implementation of Executime and several components of the Tyler Munis Human Capital Management (HCM) modules. Given the specialized nature of

her work and expertise, Administrator Burns proposed the creation of a part-time, temporary HRIS Analyst position, to be offered to Ms. Karlovich. Human Resources Director Leslie Johnson explained that in this proposed role, Ms. Karlovich would facilitate knowledge transfer to County staff and assist the Human Resources Department in building out additional Human Capital Management (HCM) modules within Tyler Munis. These modules would support core human resource functions such as FMLA tracking, recruitment, workflow documentation, and various administrative tasks. Their implementation is expected to benefit multiple departments and elected offices by streamlining administrative processes and reducing reliance on paper forms through automation within the Tyler Munis system. In response to Member Peterson's inquiry regarding the expected timeline, Administrator Burns indicated the position would be temporary, lasting approximately three to six months. Committee Member Flowers asked about the remote work structure. Administrator Burns confirmed the role would offer flexibility. Director Johnson stated the position would be fully remote, with occasional in-office presence only as needed to complete specific tasks. Administrator Burns requested the Committee's consensus on whether staff should proceed with drafting a job description for the temporary HRIS Analyst position and presenting it at the next Committee of the Whole meeting for further review and discussion. The Committee expressed consensus for staff to move forward with this request. Administrator Burns stated that staff would email Committee members a draft of the job description ahead of the Committee of the Whole meeting.

Old Committee Business:

None

Chairman's Report:

None

Public Comment:

None

Executive Session:

- A. Review of minutes of meetings lawfully closed under the Open Meetings Act, whether for purposes of approval by the body of the minutes or semi-annual review of the minutes as mandated by section 2.06, 5ILCS 120-2/21.**

A motion was made by Member Flowers to enter executive session for the purpose of discussion of minutes of meetings lawfully closed under the Open Meetings Act, whether for purposes of approval by the body of the minutes or semi-annual review of the minutes as mandated by Section 2.06 (5 ILCS 120/2(21)). The motion was seconded by Member Bachmann. A roll call vote was held. With all members present voting aye, the motion carried. Those present entered executive session at 5:48 P.M. The Committee returned to regular session at 5:49 P.M.

Items for the October 16, 2025, Committee of the Whole Meeting:

1. New Part-Time, Temporary HRIS Analyst Job Description

Items for October 21, 2025, County Board Meeting:

Per the Committee's direction, the following action items are to be placed on the consent agenda for the October 21, 2025, County Board meeting:

1. Revised Maintenance I Job Description
2. Revised Maintenance II Job Description
3. New Part Time Maintenance Part Time Maintenance I Job Description
4. New Senior Human Resources Generalist Job Description
5. Revised Kendall County Organization Chart and Headcount

Adjournment – Member Flowers made a motion to adjourn, second by Member Bachmann. **With all present members voting aye, the motion carried. The meeting was adjourned at 5:51 P.M.**

Respectfully submitted,
Yohantz Miggins
Human Resources Generalist

FY 2025 Medical and Dental Plan Enrollments

<p>HMO - B04425</p> <p>Current Premiums</p> <p>Employee Only 26</p> <p>Employee + Spouse 4</p> <p>Employee + Children 4</p> <p>Employee + Family 17</p> <p>Subtotal 51</p>	<p>HDHP - 632602 BCO</p> <p>Current Premiums</p> <p>Employee Only 11</p> <p>Employee + Spouse 4</p> <p>Employee + Children 1</p> <p>Employee + Family 8</p> <p>Subtotal 24</p>
<p>HDHP - PM1646</p> <p>Current Premiums</p> <p>Employee Only 117</p> <p>Employee + Spouse 27</p> <p>Employee + Children 19</p> <p>Employee + Family 49</p> <p>Subtotal 212</p>	<p>HDHP - 632603 BCO</p> <p>Current Premiums</p> <p>Employee Only 2</p> <p>Employee + Spouse 1</p> <p>Employee + Children 0</p> <p>Employee + Family 2</p> <p>Subtotal 5</p>
<p>HDHP - PM1648</p> <p>Current Premiums</p> <p>Employee Only 5</p> <p>Employee + Spouse 2</p> <p>Employee + Children 1</p> <p>Employee + Family 2</p> <p>Subtotal 10</p>	<p>Dental ASO</p> <p>Current Premiums</p> <p>Employee Only 170</p> <p>Employee + Family 157</p> <p>Subtotal 332</p>

Retirees/COBRA (12/1/24 -11/30/25) (50 Retirees /1 COBRA)			
Vision	Family	12	1368.28
Vision	Single	16	804.60
Medical	Family	1	31,438.33
Medical	Single	7	52,925.99
Dental	Family	32	12,719.09
Dental	Single	17	17,613.61
TOTAL		85	116,869.90

FY 25 MONTHLY MEDICAL INSURANCE INVOICES

BUDGETED \$6,401,817 98.97% of total budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals	BUDGET per Line item	% of budget
BCBS Medical Premium	502888	490076	494684	504213	494378	485512	479386	495305	498417	489529	496269		\$5,430,658	5,498,931	98.76%
BCBS Dental Premium	27987	28067	28384	28934	28542	27911	27633	28227	28305	28425	28625		\$311,042	291,549	106.69%
Securian Life Premium	0	618	631	635	632	625	625	637	631	699	642		\$6,375	7837	81.35%
Health Savings Account	0	557250	14000	-6150	6375	3000	3375	4500	625	3000	2000		\$587,975	600,000	98.00%
FSA Admin Fee	118	121	-118	0	0	0	0	0	0	0	0		\$121	3,500	3.47%
TOTALS	\$530,993	\$1,076,133	\$537,581	\$527,632	\$529,927	\$517,048	\$511,019	\$528,669	\$527,978	\$521,654	\$527,537	\$0	\$6,336,171	6,401,817	98.97%

FY 24 MONTHLY MEDICAL INSURANCE INVOICES

BUDGETED \$7,144,922 94.48% of total budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals	BUDGET per Line item	% of budget
BCBS Medical Premium	951670	489801	474064	479759	498476	491948	502924	488397	490926	497320	488655	-7590	\$5,846,348	6,230,253	93.84%
BCBS Dental Premium	39526	28294	45175	28046	28019	28259	28330	27820	27936	28096	27934	-325	\$337,108	303,332	111.14%
BCBS Life Premium	624	661	642	636	632	637	651	623	634	630	631	469	\$7,469	7837	95.31%
Health Savings Account	125	529125	3875	5500	4500	3875	875	6750	1250	500	1750	0	\$558,125	600,000	93.02%
FSA Admin Fee	98	102	129	129	129	118	121	121	121	121	118	118	\$1,425	3,500	40.71%
TOTALS	\$992,043	\$1,047,982	\$523,885	\$514,070	\$531,756	\$524,836	\$532,902	\$523,712	\$520,867	\$526,666	\$519,087	-\$7,329	\$6,750,476	7,144,922	94.48%

FY 23 MONTHLY MEDICAL INSURANCE INVOICES

BUDGETED \$6,430,808 96.07% of total budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals	BUDGET per Line item	% of budget
BCBS Medical Premium	467114	896081	424612	438627	453121	431875	431265	436721	433971	434132	456685	-8013	\$5,296,191	5,438,252	97.39%
BCBS Dental Premium	28221	-218	28489	27428	28208	27358	26922	27246	-4026	26989	28720	55462	\$300,799	381,879	78.77%
BCBS Life Premium	595	612	591	610	615	606	604	619	593	640	630	627	\$7,342	9677	75.87%
Health Savings Account	375	540750	7230	895	5250	4000	3875	4000	2250	2375	500	1250	\$572,750	597,500	95.86%
FSA Admin Fee	95	95	112	116	109	102	98	95	95	95	98	98	\$1,204	3,500	34.40%
TOTALS	\$496,399	\$1,437,320	\$461,033	\$467,675	\$487,303	\$463,941	\$462,764	\$468,681	\$432,882	\$464,230	\$486,633	\$49,424	\$6,178,287	6,430,808	96.07%

FY 22 MONTHLY MEDICAL INSURANCE INVOICES

(BUDGETED: \$6,423,600) 91.44% of budget

	December	January	February	March	April	May	June	July	August	September	October	November	Totals	BUDGET per Line item	% of budget
BCBS Medical Premium	422061	417593	769160	397470	415868	423977	418344	406923	411574	412983	412883	-4843	\$4,903,995		
Met Life Dental Premium	56127	56874	56863	-988	32394	27529	28184	28471	27867	27921	28245	-250	\$369,237		
BCBS Life Premium	601	613	604	619	591	622	623	622	608	616	610	616	\$7,344		
Health Savings Account	625	547000	4125	9625	8125	2875	3250	6375	3500	4375	750	750	\$591,375		
FSA Admin Fee	0	792	98	105	105	201	98	102	102	105	102	98	\$1,906		
TOTALS	\$479,415	\$1,022,872	\$830,850	\$406,831	\$457,083	\$455,203	\$450,499	\$442,493	\$443,651	\$446,000	\$442,589	-\$3,629	\$5,873,857		



**KENDALL COUNTY HUMAN RESOURCES DEPARTMENT
REPORT TO HUMAN RESOURCES & INSURANCE COMMITTEE
November 3, 2025**

Here are a few highlights from the Human Resources Department for the month of October 2025:

COMPLIANCE & RISK MANAGEMENT:

- We received proposals for 2026 property, liability, casualty, workers' compensation, auto, and cyber insurance. Staff has been evaluating these quotes and reviewing the advantages and disadvantages of each option.
- On October 9th, the Human Resources Department hosted an Employment Law Primer training for supervisors presented by Julie Bruch of IMFK Law. This training was provided at no cost to Kendall County through its ICRMT membership. Approximately 45 management-level employees attended the training.

RECRUITMENT, ONBOARDING & OFFBOARDING:

- On October 8th, we attended the Aurora University Job Fair. We received a great response from students interested in Kendall County's internship program.
- On October 15th, we attended the Kendall Job Fair at the YMCA and enjoyed meeting local candidates and other employers in the area.
- We are currently recruiting for a Part Time Maintenance Technician position at Facilities and a Senior Human Resource Generalist for Human Resources. Interviews for both positions began last week.
- Welcome to the following individuals who joined Kendall County during the month of October: Danielle Klimek (Circuit Clerk), Vance Fearon (HHS).

LABOR RELATIONS:

- We continue negotiations with the Teamsters Local Union No. 330 for the Facilities Management Department.

MISCELLANEOUS:

- We prepared and provided employees with informational materials highlighting the County's employee benefits in 2026. The Kendall County Benefits Fair is **Tuesday, November 4th from 9:00 a.m. to noon and from 1:00 p.m. to 4:00 p.m.** in the WIC Room of the Kendall County Health Department Building. Open enrollment runs from **November 10th through November 23rd.**
- We prepared the required annual total compensation reports for Kendall County.
- On October 21st, Director Johnson attended the Board of Health meeting at the request of Executive Director VanGundy. Earlier that day, the Human Resources team met with Health Department leadership to discuss onboarding, offboarding, and payroll support services.



Kendall County Agenda Briefing

Meeting Type: Human Resources and Insurance
Meeting Date: 11/3/2025
Subject: Revised Leave of Absence Personnel Action Notice Form
Prepared by: Brenda Benz, Payroll Specialist
Department: Human Resources Department

Action Requested:

To forward the Revised Leave of Absence Form to the Kendall County Board for approval.

Board/Committee Review:

N/A

Fiscal impact:

None

Background and Discussion:

The attached is a revised Leave of Absence Personnel Action Notice Form. With the implementation of the Time & Attendance system, we were able to reduce the amount of information that was required on the Leave of Absence Personnel Action Notice Form. The Human Resources Department provided the attached revised form to all offices and entities that utilize Kendall County's payroll services. The Human Resources Department did not receive any objections to the revisions to this form.

Staff Recommendation:

Approve the revised Leave of Absence Personnel Action Notice Form.

Attachments:

1. Revised Leave of Absence Personnel Action Notice Form.

**KENDALL COUNTY
PERSONNEL ACTION NOTICE**

LEAVE OF ABSENCE (LOA) NOTIFICATION

This form must be completed and provided to benefits@kendallcountyil.gov at least three (3) business days before the LOA begins (if foreseeable LOA) or within one (1) business day after the LOA begins (if unforeseeable LOA).

Name: _____ Employee #: _____
Last First MI

Department: _____ Current Job Title: _____

LEAVE OF ABSENCE (LOA) STATUS CHANGE:

Start LOA Return from Leave of Absence Other: _____

TYPE OF LOA:
(Check ALL that apply)

FMLA Worker's compensation PEDAA VESSA Leave Discretionary Leave
 Suspension Administrative Leave Military Leave Other: _____

ADDITIONAL INFORMATION:
(Please complete all applicable sections)

Is the employee applying for IMRF short-term disability benefits?

YES* NO *If "yes", current job description must be attached.

Last day worked before LOA began: _____ Anticipated return to work (RTW) date: _____

Actual 1st day back to work (if applicable): _____

Leave Schedule: Full **UNPAID** Absences: Start Date: _____ End Date: _____

Paid Absences – All time should be reflected accurately in the Time Keeping System.

Intermittent **UNPAID** Absences

- Date: _____ Hours: _____
- Date: _____ Hours: _____
- Date: _____ Hours: _____
- Date: _____ Hours: _____

Approved by: _____

Date: _____

Received by Payroll/Benefits: _____

Date: _____



Kendall County Agenda Briefing

Meeting Type: Human Resources and Insurance
Meeting Date: 11/3/2025
Subject: Property, Liability, Casualty, Cyber, Auto, and Workers' Compensation Insurance for 2026 Policy Year
Prepared by: Leslie Johnson, Human Resources Director
Department: Human Resources Department

Action Requested:

To select and forward one of the proposals for Property, Liability, Casualty, Cyber, Auto, and Workers' Compensation Insurance for 2026 Policy Year to the County Board for approval

Board/Committee Review:

N/A

Fiscal impact:

Proposal costs are set forth on the next page.

Background and Discussion:

In accordance with the direction of the Human Resources & Insurance Committee, staff have obtained the attached proposals for Kendall County's Property, Liability, Casualty, Cyber, Auto, and Workers' Compensation Insurance coverage for the 2026 policy year.

Kendall County received a proposal from the Counties of Illinois Risk Management Agency (CIRMA) offering three (3) alternative options, and a proposal from the Illinois Risk Management Trust (ICRMT) offering two (2) alternative options. A summary of these proposals is provided on the next page.

Staff Recommendation:

For the Committee to select and forward one (1) of the five insurance proposal options to the County Board for approval. In the alternative, if the Committee would like to hear presentations from the two insurance pools, staff recommends the Committee forward this item to the November 13th Committee of the Whole meeting.

Attachments:

1. Overview of Proposals received;
2. Proposal received from ICRMT; and
3. Proposal received from CIRMA.

**Kendall County
2025-2026**

Package & Workers Compensation	CIRMA - #1 No Liability Deductible / \$1,000 Property / \$250,000 WC	CIRMA - #2 \$50,000 Liability Deductible / \$50,000 Property / \$250,000 WC	CIRMA - #3 \$100,000 Liability Deductible / \$100,000 Property / \$250,000 WC	ICRMT \$100,000 Liability Deductible / \$50,000 Property / \$250,000 WC	ICRMT \$250,000 Liability Deductible / \$50,000 Property / \$250,000 WC
Premium Sub-Total	\$ 1,023,246	\$ 924,340	\$ 876,726	\$ 894,828	\$ 943,842
Cyber Liability	CIRMA \$3,000,000 Limit / \$25,000 Deductible	CIRMA \$3,000,000 Limit / \$25,000 Deductible	CIRMA \$3,000,000 Limit / \$25,000 Deductible	Alliant \$3,000,000 Limits / \$10,000 Deductible	Alliant \$3,000,000 Limits / \$10,000 Deductible
Premium Sub-Total	\$ 44,681	\$ 44,681	\$ 44,681	\$ 30,670	\$ 30,670
Premium Total	\$ 1,067,927	\$ 969,021	\$ 921,407	\$ 925,498	\$ 974,512



October 29, 2025

Kendall County
807 W. John Street
Yorkville, IL 60560

RE: Counties of Illinois Risk Management Agency (CIRMA) – Proposal of Insurance

Dear Board Members:

On behalf of CIRMA, we would like to thank Kendall County and its board members for the opportunity to provide you with a very competitive and comprehensive proposal of insurance for the 2025-2026 program year.

In addition to being cost effective, we have highlighted some of the features and benefits of the CIRMA program that should be taken into consideration when deciding on the best possible option for Kendall County. Listed below are some of the advantages of the program:

- A. M. Best's Ratings - The CIRMA program is insured by companies with ratings ranging from A XV to A++ XV.
- Deductibles--the only deductibles that apply for Kendall County are \$1,000 for Property, Auto Physical Damage (Comprehensive and Collision), and Crime/Employee Dishonesty claims. CIRMA has presented options to decrease the premium costs to the county.
- No deductibles apply on General Liability, Law Enforcement Liability, Public Officials Liability, Employment Practices Liability, Auto Liability, Employee Benefits Liability, or Workers Compensation claims. CIRMA has presented options to decrease the premium costs to the county.
- Higher third-party liability limits provide greater protection for the County at a much lower premium. The CIRMA proposal provides \$15,000,000 each occurrence with no General Aggregate for the primary General Liability and Auto Liability.
- Flood & Earthquake—CIRMA provides \$11,000,000 in limits for both Flood & Earthquake with a \$1,000 deductible per occurrence. Your current limits are \$5,000,000 for Flood and Earthquake. Your Flood deductible is \$50,000 and the Earthquake deductible is \$50,000 or 2% of the damaged location, whichever is greater.
- Boiler & Machinery policy limits provided under the CIRMA program are \$150,000,000. CIRMA's deductible is \$1,000.
- Crime/Employee Dishonesty—CIRMA provides \$1,000,000 limits (each) for Employee Dishonesty, Forgery & Alteration, In Transit, On Premises, Computer Crime, Funds Transfer Fraud and Money & Securities.
- Ownership/Equity—the CIRMA program is structured so that only a portion of your costs are attributable to the payment of premiums paid to insurance companies. The amount retained by CIRMA will be accrued as equity for each of the member counties.
- Investment Income—Any and all investment earnings generated by the program will be returned to the membership in a manner that they so choose.

- “One County, One Vote”—each county within CIRMA will have a voice in the decisions affecting the operation of the program. Kendall County will choose a representative and one alternate to vote on any issues presented to the membership.
- Choice of Counsel—the CIRMA program allows its members the ability to choose Defense Counsel for any potential lawsuits that may be filed against the county. The cost for legal fees from an outside law firm will be attributable to the claim file and no out of pocket expense will be paid by the county.
- Input into Claims Settlements—Kendall County will be as actively involved as it chooses in the decisions for claim payments and settlements.
- Vendor Services—Kendall County will be visited by a representative from the Claims Administration Services firm and CIRMA’s Human Resources Consultant within thirty days of joining the program. The county will also meet with their Safety & Loss Prevention representatives within the first sixty days of becoming a member.
- Non-Auditable Policy—the CIRMA program is non-auditable except for the Workers Compensation, which is based on actual payrolls at year end. Therefore, there will be no additional premiums for adding vehicles or locations during the policy year. The policy has an Automatic Acquisition Endorsement that provides coverage throughout the year for any additions and/or changes to the County’s physical assets.
- Uninsured/Underinsured Motorists coverage is provided up to \$10,000,000 under the CIRMA program.
- Sexual Abuse & Molestation Coverage is provided up to \$5,000,000 under the CIRMA Program. CIRMA has no deductible for Sexual Abuse claims.
- Human Resources Consulting and Legal Services are included in the program costs outlined in the proposal and both have established Hot Lines to one of our advisors.
- CIRMA has preferred vendor agreements with Lexipol and GuardOne for the Sheriff’s Department which will help alleviate some of those ongoing costs.

We look forward to answering any questions that you may have about the program.

Thank you again for allowing us to present our Proposal of Insurance to your county.

Sincerely,



Rich Stokluska, ARM
Area Senior Executive Vice President
(630) 285-4012

Cc: Kelly Murray, Illinois Association of County Board Members and Commissioners



Proposal of Insurance

Counties of Illinois Risk Management Agency

c/o IACBM
828 S Second Street, Suite 101
Springfield, IL 62704

Presentation Date: October 23, 2025

Arthur J Gallagher Risk Management Services, LLC
AJG License Nos IL 100292093 / CA 0D69293



Gallagher

Insurance | Risk Management | Consulting



*Counties of
Illinois
Risk Management
Agency*

A REPUTATION BUILT ON PERFORMANCE

Have confidence in a positive legal outcome.

CIRMA's Human Resources, Legal and Loss Control teams perform the core functions of identifying members' risks and help to prioritize and implement best practices to reduce each county's potential for loss.



RICH STOKLUSKA
INSURANCE PROGRAM
ADMINISTRATOR
(630) 285-4012
Rich_Stokluska@ajg.com



DEBBIE THOMPSON
HUMAN RESOURCES
CONSULTANT
(217) 971-2520
HR.CIRMA@gmail.com



JONATHAN WILSON
LOSS CONTROL
SERVICE COORDINATOR
(630) 936-3048
jonathan_wilson@gbtpa.com



EMILY WELLS
CLIENT SERVICES
DIRECTOR
(630) 285-3857
emily_wells@gbtpa.com



CHARLES LEMOINE
LEAD LEGAL COUNSEL
TRESSLER, LLP
(312) 768-2243
clemoine@tresslerllp.com

HUMAN RESOURCES (HR) HOTLINE

The CIRMA HR Hotline is ready to assist county officials by delivering timely advice and answers to specific HR and employment-related questions. Simply call the hotline number or submit your question by text or email. Our HR consultant will provide step-by-step guidance to resolve your personnel issue in a professional and respectful manner.

Guidance is available in areas such as:

- Employee Relations and Behavioral Issues
- Unemployment and Workers' Compensation
- Harassment and Discrimination Allegations
- Family and Medical Leave Act (FMLA)
- ADA Compliance and Accommodations
- Performance Management
- Wage and Hour Issues
- Discipline and Terminations
- COBRA Compliance
- Employee Benefits
- Leaves of Absence

BASELINE ASSESSMENTS AND FILE REVIEWS

CIRMA conducts baseline assessments and file reviews for each Agency member to gather high-level information about how they assure compliance in the areas of employment practices. The process includes direct communication with elected/appointed officials and HR Coordinators to ensure compliance of specific recommendations.

EMPLOYEE HANDBOOK REVIEW

CIRMA conducts a review and rewrite of employee handbooks for each Agency member. The rewrite takes into consideration best business practices as well as policies which are compliant with current local, state and federal laws.

POLICY AND FORM DEVELOPMENT

Agency members are provided assistance in the development and formulation of HR policies that reflect each county's compliance with regulatory requirements. Assistance may include job descriptions.

SAFETY MANUAL REVIEW

CIRMA provides a review and rewrite of current safety manuals. Workplace safety is a process that seeks to eliminate or reduce risks of injury or illness to employees. Policies and procedures are devised and integrated into the county's overall management and administrative processes.

TRAINING SEMINARS AND WEBINARS

The workplace of today is constantly changing with new laws and technologies affecting employment. Our team of professional consultants and legal advisors offer a wide variety of training programs that are available for all county departments including law enforcement.

**We offer more than insurance coverage.
We offer a partnership to share in your protection.**

*Upholding
the rights of
our clients.*

LAW ENFORCEMENT

CIRMA is partnered with Lexipol to offer the most comprehensive solution for managing policy and procedure in law enforcement agencies. Members receive a discounted rate on Lexipol package services including Policy Manual Development specific to federal and Illinois state law which can be customized by each county and Daily Training Bulletins which give CIRMA member agencies the ability to train and test employees on policies and procedures.



CIRMA's exclusive agreement with Guard1 by Timekeeping Systems provides your Sheriff with a broad schedule of products and services to better manage correctional facilities. Track inmate movement in real-time; manage the various tasks your officers perform — inmate movement, distribution of meals and medication; document cell checks, suicide watches, perimeter or safety patrols using the PIPE. Members receive a discounted rate on Guard1 package services.



PROPERTY VALUATION

CIRMA utilizes CBIZ Valuation Group, LLC (CVG), one of the largest full-service valuation firms in the United States. Through CVG, all CIRMA members receive a no cost physical inspection and valuation of buildings and structures to ensure that the costs of replacing a damaged building and equipment are not undervalued.



TELEHEALTH SERVICES

CIRMA members receive Gallagher Bassett Telehealth services at no cost to the county. A medical management platform of solutions and integrated services help guide injured employees on their path to recovery ensuring they receive the right care at the right time for optimal clinical outcomes. In non-emergency situations, employees and their supervisors can speak directly to a Gallagher Bassett Care nurse via a toll-free number.

Take advantage of the CIRMA legal hotline!

As a CIRMA member, your county is provided access to legal advice and opinions from Tressler LLP, a leading national law firm, serving business and government entities worldwide on a wide range of complex issues. Legal opinions and reviews are provided at no cost to the county.



Heyl Royster is a regional Midwest law firm with more than 120 lawyers and seven offices located in Illinois and Missouri. In addition to providing legal services for government entities, the law firm collaborates with CIRMA to conduct annual training seminars on current case law and issues in claims handling and new employment laws.

**828 S. SECOND STREET
SUITE 101
SPRINGFIELD, IL 62704**

**217-528-5331
WWW.CIRMA-IL.ORG**

Our mission is to provide Illinois county governments the best in risk management products and services, legal representation, expert claims administration and comprehensive insurance options with absolute integrity.



© 2024 Counties of Illinois Risk Management Agency. All rights reserved.

Confidentiality Statement

We consider as confidential any information presented by Arthur J. Gallagher Risk Management Services, Inc. in our Proposal of Insurance and Risk Management Services, as well as subsequent verbal and written communications between our organizations.

We ask that other brokers not have access to our material and that information presented in this proposal be shared only with those who have a need to know within your county.

We make our commitment to you that information already received from you, and any additional to follow, will be treated with the same high level of respect and confidentiality.

ATTENTION

This proposal of coverage is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is not intended to replace or supersede your insurance policies.



Executive Summary

The entire staff at **Arthur J. Gallagher Risk Management Services, Inc.** would like to thank the Counties of Illinois Risk Management Agency (CIRMA) for the opportunity to present our proposal of insurance for a protected self-insurance program.

CIRMA will directly benefit from utilizing our collective knowledge and experience of serving as broker to many Public and Governmental Entities. Nationally, we provide services to over 5,000 schools, municipalities, and counties encompassing over 500,000 employees and \$30,000,000,000 in property values. The Arthur J. Gallagher Risk Management Services, Inc. division of Arthur J. Gallagher & Co. is solely focused on this segment of the market and our expanding client list, market relationships, and personnel reflect that commitment.

We are confident that our proposal will demonstrate our ability to service the entire program and confirm our commitment to CIRMA based on:

- Our office's strong national presence with clients from coast to coast
- Our expertise in governmental entities.

Our company has the expertise and resources to meet the service needs of your risk management program. We have an experienced team that will work as an extension of your insurance or risk management department and will be committed to ensure your program's success.

We thank you again for this opportunity and look forward to being of service to you.

Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team/Title</i>	<i>Email</i>	<i>Phone</i>
Rich Stokluska, ARM Area Senior Executive Vice President	Rich_Stokluska@ajg.com	(630) 285-4012 (p)
Tim Corr Account Executive	Tim_Corr@ajg.com	(630) 694-5230 (p)
Brianna Riske Client Service Manager	Brianna_Riske@ajg.com	(630) 647-3035 (p)
Luke Stogsdill Client Service Manager Trainee	Luke_Stogsdill@ajg.com	(847) 240-6650 (p)
Jonathan Wilson Loss Control	Jonathan_Wilson@gbtpa.com	(630) 936-3048 (p)
Carol Thielen Client Concierge	Carol_Thielen@ajg.com	(847) 341-8990 (p)

Our Service Commitment

Our clients repeatedly tell us the most important thing that we can do as their broker is to protect their assets while providing a comprehensive and tailored insurance program with the most competitive terms. We also know that a critical component of every customer experience is receiving an accurate and timely response to their day-to-day business needs and challenges.

At Gallagher our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class service organization.

We're on a journey to set a new standard for service within our industry – utilizing innovative technology and tools that create value for our clients and raising the bar beyond expectations. The result is consistent and predictable service for our clients – with the highest quality at every interaction.

For the client, words and pledges only go so far. In order to deliver on our promise, Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible.

- **Clients get what they need, when they need it** – as a result of managing our work more effectively, your needs and requests are addressed promptly and professionally at all times
- **Our service team is able to focus on you**, and the solutions needed to support your unique business needs
- **We proactively manage your renewal cycle**, delivering a predictable timeline that creates time for thorough decision-making
- **You play a role in this too** – we're asking for more information ahead, so that you receive the best outcome, every time

Brokerage and Administration Services

ACCOUNT SERVICE

At Arthur J. Gallagher & Co., we strive for long-term relationships. Insurance relationships begin with solid, cost-effective insurance programs, but endure because of excellent service. We will address the day-to-day needs of your organization in a timely manner, and by being proactive regarding your insurance program throughout each insurance term and market cycle. In these ways, we can address your changing insurance needs.

RENEWALS

At each renewal, we will meet with you to establish a renewal game plan, determining how many markets should be approached, how pricing is in the insurance marketplace, and what specific needs must be addressed. We will then approach markets we feel will present the best alternatives, and present each alternative at renewal as an option, even if we still feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as you continue to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, the relationships we have cultivated with our markets are excellent. Our integrity and influence in the marketplace gives us an edge over other brokers. These factors are especially important to consider as the insurance needs of your organization become more complex, requiring more sophisticated solutions.

During the policy year, Arthur J. Gallagher & Co. will strive to provide the following service standards:

PREMIUM ALLOCATIONS

We will provide premium breakdown by county and/or department, if requested.

AUTOMOBILE IDENTIFICATION CARDS

ID cards will be issued upon binding of coverage.

PHONE CALLS

Phone calls will be returned within one working day of receipt.

CERTIFICATES OF INSURANCE

Certificates of Insurance will be issued within one working day of receipt.

QUARTERLY ACCOUNT REVIEW

Quarterly account reviews will include review of claims, exposures, audits, and service.

CLAIMS

Claims will be reported directly to the Claims Administrator within one working day of receipt, and immediate acknowledgement of receipt will be sent to you. The Claims Administrator will follow up with the carrier within ten working days after receipt of a claim. All claims exceeding incurred reserves of \$10,000 will be discussed in detail at the quarterly account review. Monthly claim reports will be provided if requested.

LOSS CONTROL

We will coordinate all loss control activities between you and the service provider. We recommend that service be provided on a quarterly basis. We will also arrange loss control seminars on topics chosen by you upon request.



Service Commitment

Why Arthur J. Gallagher Risk Management Services, Inc.?

- Knowledge and experience of public entity exposures, business practices, and expectations.
- An in-depth understanding of county government operations.
- National experience and expertise in public entity pools and purchasing groups.
- Personalized approach to client service.
- Focused resources in claims management and risk control services.
- A network of national resources developing products and services designed to meet the changing risk management needs of governmental agency operations.
- Clarity of purpose...we understand our dual obligation of protecting the tangible assets as well as the reputation of CIRMA.

Our role extends throughout the year and does not end with placement of your program. Arthur J. Gallagher Risk Management Services, Inc. will continue to monitor and direct activities required to deliver your policies, ensure their accuracy, and coordinate insurer services. Some of the administration functions we will perform for CIRMA:

Administration

- Prepare and distribute agenda for the Executive Board at the regular meetings.
- Promptly respond to member inquiries and summarize results to the Executive Board as needed.
- Maintain a complete set of records for the Executive Board and its Members.
- Provide brokerage services for all program lines of coverage with full disclosure of fees, commissions, or other revenue received by Arthur J. Gallagher Risk Management Services, Inc.
- Formulate a marketing strategy based upon the state of the insurance marketplace and at the direction of the Executive Board.
- Obtain renewal information from all Members and compile same on a Cooperative basis.
- Produce comprehensive submissions by line of coverage.
- Present submissions to selected markets and negotiate the most favorable terms and conditions available.
- Provide the Executive Board with complete pricing and coverage results and give recommendation for placement.
- Allocate costs by Member as instructed by the Executive Board.
- Present renewal program to Membership at CIRMA's annual meeting.
- Place coverage as instructed by the Executive Board.
- Arrange for, prepare, and distribute Binders evidencing coverage to all Members.
- Issue Auto ID cards and Certificates of Insurance as needed and requested by all Members.
- Review accuracy of policies and request endorsements as necessary.
- Prepare and distribute Member and Cooperative invoices.
- Distribute one copy of each policy to all Members.
- Provide all Members a Summary of Coverage in force.
- Promote CIRMA to Illinois Counties as directed by the Executive Board.

- Act as liaison for communication and problem solving for Claims Administrator, Loss Prevention Service Provider, and all vendors as needed.
- Assist in scheduling of Boiler inspections as requested.
- Provide the Executive Board with pertinent information on changes in the insurance marketplace, applicable regulations, and other areas which could affect the CIRMA program.

The goal of the Gallagher Account Management Team is to reduce the long-term cost of CIRMA's risk. The combined strength of our personnel and approach to delivering broker/consulting services sets us apart from our competition. This involves:

Brokerage Services

- In-depth Analysis of risk financing opportunities
- Take advantage of competitive market condition to
 - Evaluate appropriateness of SIRs/deductible levels
 - Improve coverage
 - Negotiate multi-year policies
 - Explore profit sharing opportunities
- Maximize contractual risk transfer opportunities
 - Third-party contract guidelines and review
 - Ongoing contract reviews for CIRMA
- Effective administration of insurance portfolio
 - Take full advantage of carrier claim and loss control services
 - Maintain partnership relationships with key markets
 - Annual meetings with underwriters
 - Personal interaction with carrier claims and loss control personnel
- Be accessible to the Executive Board and each Member.
- Special exposure handling (i.e., Environmental, Performance and Payment Bonds; increased limits for Flood and Earthquake; individual Professional Malpractice coverage; individual Fiduciary Liability placements; etc.).
- Produce comprehensive underwriting data and criteria for coverage areas outside the core package program.
- Formally present coverage submissions to select markets as required. Provide the Executive Board with status reports.
- Consult with CIRMA to formulate a marketing strategy that focuses on delivering the most cost-effective risk management strategy and structure given the current market conditions.
- Summarize the results of executing the market strategy developed with CIRMA and present a formal proposal within the proposed time frames.
- Inform CIRMA of various industry publications, reviews, and meetings.
- Set up and maintain efficient record keeping system.
- Present analysis of the completed renewal process.
- Provide consultation to CIRMA on special exposures, interpretations of existing coverage, and on the desirability and/or feasibility of any and all potential program changes.

- Maintain consistent contact and familiarity with all underwriters actively involved with the account. Present coverage questions to underwriters on behalf of CIRMA.
- Periodically evaluate insurance marketplace trends and fluctuations to enable implementation of prospective strategies.

Claims Management Services

Coordinate the claims management program:

- Review loss runs and loss data from the claims administrator. Analyze claim trends and convey significant trends to the risk management department. When necessary, request claim report alterations, special loss analysis, and special excess carrier reports.
- Maintain contact with the claims administrator. Follow the progress of claim management activities. Keep current with major loss developments. Participate in helping to resolve any problems or conflicts. Facilitate requests to the claims administrator.
- Monitor the quality of claims administration through discussions with the claims administrator and CIRMA.
- Assist CIRMA in obtaining settlement from insurers for losses that penetrate excess insurance layers.

Loss Control Services

Coordinate the loss prevention program:

- Monitor loss reports prepared by the claims administrator to assist in identifying the most frequent and costly causes of loss to CIRMA.
- Monitor loss prevention efforts by underwriters and the loss control consultant on behalf of CIRMA.
- Monitor the progress of the loss control services.

Enhanced Coverage Terms

The Counties of Illinois Risk Management Agency (CIRMA) program offers the following enhanced coverage terms:

- Occurrence form General Liability and Law Enforcement Liability.
- The Counties of Illinois Risk Management Agency allows for defense counsel to be chosen by the member county.
- All package policies are “flat” rated based on the initial exposure basis. There will be **no** audit or adjustment to this policy unless property total insured values increased by 10% or more or a substantial change in operational exposures occurs.
- Automobile coverage is written as includes all owned and nonowned autos, and will require **no** audit or reporting of fleet changes.
- Liability Limits to \$10,000,000 per occurrence per County. (Additional limits available upon request.)
- Nursing Home Professional Liability coverage is included, if applicable.
- All operations of the County Health Department, its directors, employees, and volunteers, are covered.
- Sexual Abuse and Molestation coverage is included.
- AIDS-related claims are not excluded.
- Low deductibles – the County is only responsible for the first \$1,000 on Property, Automobile, Physical Damage, and Crime claims. There are no other deductibles under the program

Program Structure



Carrier Ratings and Admitted Status

Line Of Coverage	Insurance Company ** (AM Best Rate/Financial Strength)	Admitted ***
Package	Underwriters at Lloyd's, London (Ambridge) (A XV)	Non-Admitted
Excess Crime	Travelers Casualty and Surety Co of America (A++ XV)	Admitted
Excess Property	Travelers Excess and Surplus Lines Co (A++ XV)	Non-Admitted
Excess Liability	Old Republic Union Insurance Company (A+ XV)	Non-Admitted
Excess Liability	Vantage Risk Specialty Insurance Company (A- XII)	Non-Admitted
Equipment Breakdown	Federal Insurance Company (A++ XV)	Admitted
Excess Workers Comp	Safety National Casualty Corporation (A++ XV)	Admitted

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

Best's Credit Ratings™ reproduced herein appear under license from AM Best and do not constitute, either expressly or impliedly, an endorsement of Gallagher's service or its recommendations. AM Best is not responsible for transcription errors made in presenting Best's Credit Ratings™. Best's Credit Ratings™ are proprietary and may not be reproduced or distributed without the express written permission of AM Best.

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the AM Best website at <http://www.ambest.com/ratings>.

***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Coverage Highlights/Summary of Terms & Conditions

Property & Inland Marine

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Underwriters at Lloyd's London (A XV, Non-Admitted)

Terms/Option/Coverage Parts	Limit	Deductible	Premium
Property and Auto Physical Damage	\$500,000	\$1,000	Included
Flood	\$500,000	\$1,000	Included
Earthquake	\$500,000	\$1,000	Included

Coverage Description

Insures your interest in described property you own or for which you are responsible. May include buildings, leasehold improvements, and personal property. Coverage may be extended to include fencing, property owned by others, or off-premises. Property policies require insurable interest.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Nonauditable Policy Form

STATEMENT OF DEFENSE COSTS:

- ◆ Does Not Apply

SIGNIFICANT TERMS AND CONDITIONS:

Additional summary detail presented within the proposal.

- ◆ Flood Zones A and V are excluded
- ◆ Automobile Acquisition clause
- ◆ All Risk Replacement Cost except for Auto Physical Damage, which is Actual Cash Value

TERRORISM COVERAGE:

- ◆ Available for an additional premium

General Liability & Law Enforcement

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Underwriters at Lloyd's London (A XV, Non-Admitted)

Terms/Option/Coverage Parts	Limit	Deductible	Premium
General Liability including Law Enforcement Liability	\$2,000,000	None	Included
Nursing Home Professional Liability	\$1,000,000	None	Included

Coverage Description
Coverage applies to liability arising out of the existence, operation, or maintenance of your premises

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

NAMED INSURED DEFINITION:

- ◆ Named Insured includes any past, present, or future officials, members of boards or commissions, trustees, directors, officers, partners, volunteers, or employees of the Named Insured while acting within the scope of their duties.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Nonauditable Policy Form

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

SIGNIFICANT TERMS AND CONDITIONS:

Additional summary detail presented within the proposal.

- ◆ No general aggregate limit applies

MAJOR COVERAGES INCLUDED:

- ◆ Host and/or Liquor Liability
- ◆ Watercraft Liability
- ◆ Vacant Building Endorsement
- ◆ Volunteer Workers
- ◆ Premises Medical Payments
- ◆ Personal Injury
- ◆ Premises/Operations
- ◆ Product/Completed Operations
- ◆ Fire Legal Liability
- ◆ Law Enforcement Liability
- ◆ Employees and Volunteers as Insureds
- ◆ Incidental Medical Malpractice
- ◆ Garage Liability
- ◆ Advertising Liability
- ◆ Blanket Contractual Liability
- ◆ Pollution from Hostile Fire
- ◆ Property in the Care, Custody, Control

MAJOR EXCLUSIONS INCLUDED:

- ◆ Assault and Battery Except to Protect Persons or Property, and Corporal Punishment
- ◆ Ownership, Maintenance, or Use of Aircraft Except Operations Performed by Independent Contractors
- ◆ Ownership, Maintenance, or Use of Watercraft Over 26 Feet in Length Except Operations Performed by Independent Contractors
- ◆ Property Owned by the Insured
- ◆ Asbestos-Related Claims
- ◆ Pollution Liability
- ◆ Mold
- ◆ Nuclear Liability
- ◆ ERISA
- ◆ War
- ◆ Inverse Condemnation
- ◆ Hospital Malpractice
- ◆ Terrorists' Acts
- ◆ Communicable Disease

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Automobile Liability

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Underwriters at Lloyd's London (A XV, Non-Admitted)

Terms/Option/Coverage Parts	Limit	Deductible	Premium
Automobile Liability	\$2,000,000	None	Included

Coverage Description
Insures your liability arising out of the use of owned, leased, hired, and nonowned vehicles.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

NAMED INSURED DEFINITION:

- ◆ Named Insured includes any past, present, or future officials, members of boards or commissions, trustees, directors, officers, partners, volunteers, or employees of the Named Insured while acting within the scope of their duties.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Nonauditable Policy Form
- ◆ Automatic Acquisition Clause

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

MAJOR COVERAGES INCLUDED:

- ◆ Permissive Users
- ◆ Owned Autos
- ◆ Hired/Nonowned Autos
- ◆ Underinsured/Uninsured Motorist (per state statute)
- ◆ Medical Payments
- ◆ Garagekeepers Legal Liability

TERRORISM COVERAGE:

- ◆ Available for an additional premium

MAJOR EXCLUSIONS INCLUDED:

- ◆ Property Owned by the Insured
- ◆ Employee Bodily Injuries Covered Under Any Workers' Compensation or Similar Law
- ◆ Racing, Demolition Contest, or Stunting Activities

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Errors & Omissions/Public Officials Liability

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Underwriters at Lloyd's London (A XV, Non-Admitted)

Terms/Option/Coverage Parts	Limit	Deductible	Premium	Retroactive Date
Errors & Omissions/Public Officials	\$2,000,000	None	Included	TBD
Aggregate Per Member	\$2,000,000	None	Included	TBD

Coverage Description
Indemnifies for all sums for which the insured is legally liable by reason of a Wrongful Act.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

NAMED INSURED DEFINITION:

- ◆ Named Insured includes any past, present, or future officials, members of boards or commissions, trustees, directors, officers, partners, volunteers, or employees of the Named Insured while acting within the scope of their duties.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Nonauditable Policy Form

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

SIGNIFICANT TERMS AND CONDITIONS:

Additional summary detail presented within the proposal.

- ◆ Limits apply per County
- ◆ Claims-Made coverage – Retro Date – TBD
- ◆ Sexual Harassment Limit – \$2,000,000
- ◆ Sexual Abuse and Molestation \$2,000,000 Limit of Liability except for Nursing Home operations, which has a \$1,000,000 Limit of Liability. Higher limits provided in the Excess Liability policy

MAJOR COVERAGES INCLUDED:

- ◆ Public Officials Liability
- ◆ Sexual Harassment
- ◆ Employment Practices Liability
- ◆ Sexual Abuse and Molestation

TERRORISM COVERAGE:

- ◆ Available for an additional premium

MAJOR EXCLUSIONS INCLUDED:

- ◆ Intentional Breach of Contract
- ◆ Loss Resulting from a Wrongful Act Committed Prior to the Retroactive Date
- ◆ Any Claim Brought as a Counter Claim or Cross Claim by an Assured Against Any Other Assured

- ◆ Any Claim Based Upon or Attributable to the Rendering or Failure to Render Any Opinion, Treatment, or Service Unless Acting within the Scope of their Duties as an Assured

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Employee Benefits Liability

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Underwriters at Lloyd's London (A XV, Non-Admitted)

Terms/Option/Coverage Parts	Limit	Deductible	Premium	Retroactive Date
Employee Benefits Liability	\$2,000,000	None	Included	TBD
Aggregate Per Member	\$2,000,000	None	Included	TBD

Coverage Description
Negligent act, error, or omissions in the administration of the insured's Employee Benefit program.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Nonauditable Policy Form

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

SIGNIFICANT TERMS AND CONDITIONS:

Additional summary detail presented within the proposal.

- ◆ Limits Apply Per County
- ◆ Claims-Made coverage – Retro Date – TBD
- ◆ Extended Reporting Period – One year

MAJOR EXCLUSIONS INCLUDED:

- ◆ Any Negligent Acts, Errors, or Omissions that are Dishonest, Fraudulent, Criminal, or Malicious
- ◆ Bodily Injury, Personal Injury, or Property Damage
- ◆ Any Claim Based upon the Insured's Failure to Comply with ERISA or Any Similar Federal, State, or Local Law
- ◆ Loss Resulting from Any Negligent Act, Error, or Omission Committed Prior to the Retroactive Date

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Crime/Employee Dishonesty

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Underwriters at Lloyd's London (A XV, Non-Admitted)

Terms/Option/Coverage Parts	Limit	Deductible	Premium
Employee Dishonesty	\$100,000	\$1,000	Included
Forgery and Alteration	\$100,000	\$1,000	Included
Money and Securities	\$100,000	\$1,000	Included

Coverage Description
Insures against loss resulting from the dishonest acts of your employees.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Nonauditable Policy Form

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

SIGNIFICANT TERMS AND CONDITIONS:

Additional summary detail presented within the proposal.

- ◆ Faithful Performance of Duties included

MAJOR EXCLUSIONS INCLUDED:

- ◆ Money or Securities after they have been Transferred or Surrendered to a Person or Place Outside the Premises Based upon Unauthorized Instructions or as a Result of a Threat to do Bodily Harm or Damage to Any Property
- ◆ Loss of Property in Any Money-Operated Device Unless the Amount of Money Deposited in it is Recorded by a Continuous Recording Instrument in the Device
- ◆ Damage Where the Only Proof of the Loss or the Amount of the Loss is Dependent Upon an Inventory or a Profit and Loss Computation
- ◆ Any Part of a Loss Involving an Employee After Discovering Any Dishonest Acts Committed by the Employee Whether Before or After Being Employed by the Insured

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Excess Crime

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Travelers Casualty and Surety Co of America (A++ XV) Admitted

Terms/Option/Coverage Parts	Limit	Underlying Limit	Premium
Employee Dishonesty (Per Loss)	\$1,000,000	\$100,000	Included
Forgery and Alteration	\$1,000,000	\$100,000	Included
Money and Securities (In/out)	\$1,000,000	\$100,000	Included

Coverage Description
Insures against loss resulting from the dishonest acts of your employees.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Nonauditable Policy Form

STATEMENT OF DEFENSE COSTS:

- ◆ Does Not Apply

SIGNIFICANT TERMS AND CONDITIONS:

Additional summary detail presented within the proposal.

- ◆ Faithful Performance of Duties included
- ◆ Includes Treasurers and Tax Collectors
- ◆ Includes Any Employee or Official Required to be Bonded by Law

MAJOR EXCLUSIONS INCLUDED:

- ◆ Money or Securities After they have been Transferred or Surrendered to a Person or Place Outside the Premises Based upon Unauthorized Instructions or as a Result of a Threat to do Bodily Harm or Damage to Any Property
- ◆ Loss of Property in Any Money-Operated Device Unless the Amount of Money Deposited in it is Recorded by a Continuous Recording Instrument in the Device
- ◆ Damage Where the Only Proof of the Loss of the Amount of the Loss is Dependent upon an Inventory or a Profit and Loss Computation
- ◆ Any Part of a Loss Involving an Employee After Discovering Any Dishonest Acts Committed by the Employee Whether Before or After Being Employed by the Insured

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Excess Property

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Travelers Excess and Surplus Lines Company (A++ XV) Non-Admitted

Terms/Option/Coverage Parts	Limit	Underlying Limit	Premium
Limit of Liability	\$250,000,000	\$1,000,000	Included
Flood excluding Zone "A"	\$5,000,000	\$1,000,000	Included
Earthquake	\$5,000,000	\$1,000,000	Included

Coverage Description
Excess coverage for property you own or for which you are responsible.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

- Sublimits:** \$5,000,000 Flood Aggregate, excluding Zone A
- \$5,000,000 Earthquake Aggregate
- \$5,000,000 Earthquake – Moderate Zones
- \$1,000,000 Newly Acquired Property – 90 Days Reporting
- \$1,000,000 Builders Risk – 90 Days Reporting – Frame Builders Risk requires prior approval
- \$2,000,000 Extra Expense per Member
- \$1,000,000 Business Income per Member
- \$1,000,000 Newly Acquired Vehicles

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Per schedule on file with company

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

TERMS AND CONDITIONS:

- ◆ Coverage is subject to 115% margin clause per unit as described in the policy. The insurance limitation applies separately to each building and personal property at each location.

Equipment Breakdown

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Federal Insurance Company (A++ XV) Admitted

Terms/Option/Coverage Parts	Limit	Deductible	Premium
Boiler & Machinery	\$150,000,000	\$1,000	Included
Service Interruption	included	4 Hours	Included

Coverage Description
 Insures damage to scheduled boiler and machinery equipment, damage to buildings and contents caused by insured accidents, and expediting expenses incurred to recover after a loss. Necessary because standard Property policies exclude explosion of steam boilers, mechanical breakdown, and artificially generated current when no fire ensues.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

◆ None

STATEMENT OF DEFENSE COSTS:

◆ Does Not Apply

SIGNIFICANT TERMS AND CONDITIONS:

Ammonia Contamination	\$100,000
Electronic Data	\$250,000
Expediting Expenses	\$250,000
Public Safety Service Charge	\$250,000
Spoilage-Scheduled Locations	\$250,000
Spoilage-Utility Owned Equipment	\$250,000
Water Damage	\$250,000
Dependent Business Premises (Worldwide)	\$100,000
Electronic Data Process Equipment and Media	Included
Elevators, escalators, conveyors and hoist equipment	Included
Extended Warranties	Included
Extra Expenses	Included
Off Premises Property Damage	\$50,000
Ordinance or Law	Included
Pollutant Cleanup or Removal- cost to remove pollutants from land, water or air	\$50,000
Preparation of Loss Fees- Property Damage	\$50,000
Preparation of Loss Fees- Business Income	\$50,000
Replacement Cost at same or another site	\$50,000
Hazardous Substances	Included

EXCLUSIONS:

- ◆ Earth Movement
- ◆ Errors in System Programing
- ◆ Fungus

MINIMUM EARNED OR MINIMUM AND DEPOSIT, IF APPLICABLE:

- ◆ Provisional

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Excess Liability

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Old Republic Union Insurance Company (A+ XV) Non-Admitted

Terms/Option/Coverage Parts	Limit	Underlying Limit	Premium
Each Occurrence or Claim	\$8,000,000	\$2,000,000	Included
Aggregate	\$8,000,000	\$2,000,000	Included

Coverage Description
Excess Liability arising out of the existence, operation, or maintenance of your premises. Coverage also extends over the Law Enforcement, Public Officials Liability, Employment Practices Liability, Employee Benefits Liability, and Employers Liability

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Flat premium

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

MAJOR COVERAGE INCLUDED:

- ◆ General Liability
- ◆ Public Officials Liability (Annual Aggregate on a “per member” basis)
- ◆ Employment Practices Liability
- ◆ Employee Benefits Liability (Annual Aggregate on a “per member” basis)
- ◆ Automobile Liability
- ◆ Law Enforcement Liability
- ◆ Employers Liability
- ◆ Sexual Abuse & Molestation (\$3,000,000 sublimit in addition to the \$2,000,000 underlying limit)

RETRO DATE:

- ◆ TBD

POLICY FORM, TERMS, AND CONDITIONS:

- ◆ Asbestos Exclusion
- ◆ Lead Contamination Exclusion
- ◆ War Exclusion
- ◆ Nuclear, Biological, Chemical and Radiological Exclusion
- ◆ Nuclear Energy Liability Exclusion Endorsement (Broad Form)
- ◆ Total Pollution Exclusion with a Hostile Fire Exception
- ◆ Exclusion – Fungi or Bacteria
- ◆ Exclusion – Silica or Silica-Related Dust
- ◆ Exclusion – Certified Acts of Terrorism
- ◆ Exclusion – Access or Disclosure of Confidential or Personal Information

- ◆ Exclusion – Unmanned Aircraft

ATTACHMENTS:

- ◆ Common Policy Conditions
- ◆ Claim Notice
- ◆ Service of Process
- ◆ Illinois Changes – Defense Costs
- ◆ Illinois Changes – Cancellation and Nonrenewal
- ◆ Illinois Changes – Underlying Claims-Made Coverage

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.



Excess Liability

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Vantage Risk Specialty Insurance Company (A- XII) Non-Admitted

Terms/Option/Coverage Parts	Limit	Underlying Limit	Premium
Each Occurrence or Claim	\$5,000,000	\$10,000,000	Included
Aggregate	\$5,000,000	\$10,000,000	Included

Coverage Description
Excess Liability arising out of the existence, operation, or maintenance of your premises. Coverage also extends over the Law Enforcement, Public Officials Liability, Employment Practices Liability, Employee Benefits Liability, and Employers Liability

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Flat premium

STATEMENT OF DEFENSE COSTS:

- ◆ Within Policy Limit (expenses erode policy limit)

MAJOR COVERAGE INCLUDED:

- ◆ General Liability
- ◆ Public Officials Liability (Annual Aggregate on a “per member” basis)
- ◆ Employment Practices Liability
- ◆ Employee Benefits Liability (Annual Aggregate on a “per member” basis)
- ◆ Automobile Liability
- ◆ Law Enforcement Liability
- ◆ Employers Liability
- ◆ Sexual Abuse & Molestation (\$3,000,000 sublimit in addition to the \$2,000,000 underlying limit)

RETRO DATE:

- ◆ TBD

POLICY FORM, TERMS, AND CONDITIONS:

- ◆ Asbestos Exclusion
- ◆ Lead Contamination Exclusion
- ◆ War Exclusion
- ◆ Nuclear, Biological, Chemical and Radiological Exclusion
- ◆ Nuclear Energy Liability Exclusion Endorsement (Broad Form)
- ◆ Total Pollution Exclusion with a Hostile Fire Exception
- ◆ Exclusion – Fungi or Bacteria
- ◆ Exclusion – Silica or Silica-Related Dust
- ◆ Exclusion – Certified Acts of Terrorism
- ◆ Exclusion – Access or Disclosure of Confidential or Personal Information
- ◆ Exclusion – Unmanned Aircraft

ATTACHMENTS:

- ◆ Common Policy Conditions
- ◆ Claim Notice
- ◆ Service of Process
- ◆ Illinois Changes – Defense Costs
- ◆ Illinois Changes – Cancellation and Nonrenewal
- ◆ Illinois Changes – Underlying Claims-Made Coverage

NOTE:

- ◆ The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

Excess Workers Comp

Carrier Information	Proposed
Policy Term	12/1/2025 - 12/1/2026
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Safety National Casualty Corporation (A++ XV) Admitted

Terms/Option/Coverage Parts	Limit	Underlying Limit	Premium
Excess Workers Compensation	Statutory	\$600,000	Included
Employers Liability	\$1,000,000	\$600,000	Included

Coverage Description
Excess coverage to pay benefits required by state law to employees injured during the course of their employment.

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

AUDITABLE RATES, TERMS, AND EXPOSURES, IF APPLICABLE:

- ◆ Subject to audit of payroll at policy expiration

SIGNIFICANT TERMS AND CONDITIONS:

Additional summary detail presented within the proposal.

- ◆ Workers' Compensation – Statutory per occurrence
- ◆ Employers Liability (\$1,000,000 limit)
- ◆ Voluntary Compensation
- ◆ Foreign Voluntary (\$10,000 for Repatriation Expenses; \$100,000 for Employers Liability)
- ◆ Broad Form All States
- ◆ TRIA included
- ◆ Foreign Terrorism Endorsement
- ◆ Illinois Amendatory Endorsement

Carrier Payment Plans

<i>Carrier / Payable Carrier</i>	<i>Line Of Coverage</i>	<i>Payment Schedule</i>
Underwriters at Lloyd's London (Underwriters at Lloyd's London)	Package	Annual Payment
Travelers Excess and Surplus Lines Co (The Travelers Companies, Inc.)	Excess Property	Annual Payment
Federal Insurance Company (Chubb Group of Insurance Companies)	Equipment Breakdown	Annual Payment
Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	Excess Crime	Annual Payment
Old Republic Union Insurance Company (Old Republic Insurance Group)	Excess Liability	Annual Payment
Vantage Risk Specialty Insurance Company (Aurenty)	Excess Liability	Annual Payment
Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	Excess Workers' Compensation	Annual Payment

Carrier Payment Schedule is valid until 12/1/2025.

Proposal Disclosures



Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Gallagher is not required to provide Services to you if Gallagher reasonably considers that to do so would put Gallagher in breach of, or would expose Gallagher or its affiliates to fines, penalties or sanctions under any laws, regulations, professional rules or, in Gallagher's sole opinion, you have breached a term/the terms of the Policies. In such circumstances, Gallagher will be entitled to terminate its Services with immediate effect. In the event that Gallagher exercises its right to terminate its Services with immediate effect, Gallagher will not be responsible or liable to you for any direct or indirect loss which you or any other party may suffer as a result.

Please be aware that Gallagher is generally restricted from providing broking, claims handling or other services that relate to Cuba and Iran, including due to significant difficulties in processing payments and other commercial and reputational considerations.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information (including transfers outside the United States in compliance with applicable laws) to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law. The parties agree that confidential information does not include aggregate, anonymized or de-identified data. In addition, we may also utilize your aggregated, anonymized, or de-identified information in connection with benchmarking, risk modeling and other data analytics, service or product improvements, and offerings, and similar business purposes. You further agree we may use your information with artificial intelligence or other automated applications for the purposes of improving or delivering our services to you.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("Dispute"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in

court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("Notice") of the claim to the other party and to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Client Signature Requirements



Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 10/23/2025, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Package Underwriters at Lloyd's, London (Ambridge)
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Crime Travelers Casualty and Surety Co of America
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Property Travelers Excess and Surplus Lines Co
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Equipment Breakdown Federal Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Liability Old Republic Union Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Liability Vantage Risk Specialty Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers Comp Safety National Casualty Corporation

*For this coverage, TRIA cannot be rejected

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: _____
Print Name (Specify Title)

Municipality

Signature

Date: _____

Additional Changes and Developments to Your Program/Business/Operations

It is important that we be advised of any changes in your operations that 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:

1. Changes in any operation such as expansion to other states or new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances which may require increased liability insurance limits.
5. 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 same.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises, including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed, or occupied.

No Changes and/or Developments

Signature: _____

Title: _____

Date: _____

Appendix



Table of Contents

- ◆ Program Structure Graph
- ◆ Cost Analysis
- ◆ Bindable Quotations and Compensation Disclosure Schedule
- ◆ Carrier Quotations

Cost Analysis – Option 1

Property/Crime/APD Deductible: \$1,000

Liability Deductible: \$0

Workers' Compensation Deductible: \$250,000

Description/Coverage	Proposed Premiums	Insurance Company
Package	\$1,023,246	Lloyd's of London
Excess Property	Included	Travelers Excess and Surplus Lines Company
Excess Liability	Included	Old Republic Union Insurance Company
Excess Liability	Included	Vantage Risk Specialty Insurance Company
Boiler & Machinery	Included	Federal Insurance Company
Excess Crime	Included	Travelers Casualty and Surety Company of America
Workers' Compensation	Included	Safety National Casualty
Brokerage Fee	Included	Arthur J. Gallagher Risk Management Services, Inc.
Claims Administration	Included	Gallagher Bassett
CIRMA Administration Fee	Included	
Total Premium Costs⁽¹⁾	\$1,023,246	

⁽¹⁾ Excludes surplus lines taxes, fees, and Terrorism Risk Insurance ACT (TRIA) charges.

⁽²⁾ Terrorism coverage available for an additional premium



Cost Analysis – Option 2

Property/Crime/APD Deductible: \$50,000

Liability Deductible: \$50,000

Workers' Compensation Deductible: \$250,000

Description/Coverage	Proposed Premiums	Insurance Company
Package	\$924,340	Lloyd's of London
Excess Property	Included	Travelers Excess and Surplus Lines Company
Excess Liability	Included	Old Republic Union Insurance Company
Excess Liability	Included	Vantage Risk Specialty Insurance Company
Boiler & Machinery	Included	Federal Insurance Company
Excess Crime	Included	Travelers Casualty and Surety Company of America
Workers' Compensation	Included	Safety National Casualty
Brokerage Fee	Included	Arthur J. Gallagher Risk Management Services, Inc.
Claims Administration	Included	Gallagher Bassett
CIRMA Administration Fee	Included	
Total Premium Costs⁽¹⁾	\$924,340	

⁽¹⁾ Excludes surplus lines taxes, fees, and Terrorism Risk Insurance ACT (TRIA) charges.

⁽²⁾ Terrorism coverage available for an additional premium

Cost Analysis – Option 3

Property/Crime/APD Deductible: \$100,000

Liability Deductible: \$100,000

Workers' Compensation Deductible: \$250,000

Description/Coverage	Proposed Premiums	Insurance Company
Package	\$876,726	Lloyd's of London
Excess Property	Included	Travelers Excess and Surplus Lines Company
Excess Liability	Included	Old Republic Union Insurance Company
Excess Liability	Included	Vantage Risk Specialty Insurance Company
Boiler & Machinery	Included	Federal Insurance Company
Excess Crime	Included	Travelers Casualty and Surety Company of America
Workers' Compensation	Included	Safety National Casualty
Brokerage Fee	Included	Arthur J. Gallagher Risk Management Services, Inc.
Claims Administration	Included	Gallagher Bassett
CIRMA Administration Fee	Included	
Total Premium Costs⁽¹⁾	\$876,726	

⁽¹⁾ Excludes surplus lines taxes, fees, and Terrorism Risk Insurance ACT (TRIA) charges.

⁽²⁾ Terrorism coverage available for an additional premium

Bindable Quotations & Compensation Disclosure Schedule

Carrier Name and Coverage	(1) Est. Annual Premium	Fee Income, if applicable	(2) Comm. %	Wholesaler MGA or Intermediary (3) Name	(4) Broker % (insert **** if applicable)	AJG- Owned Yes/No
Package						
Lloyd's of London	\$1,023,246	Included	0%	Ambridge Public Entity & Non-Profit	****	No
Excess Liability						
Old Republic Union Insurance Company	Included	Included	0%	Old Republic Specialty Insurance Underwriters	****	No
Excess Liability						
Vantage Risk Specialty Insurance Company	Included	Included	0%	Risk Placement Services	****	Yes
Excess Property						
Travelers Excess and Surplus Lines Company	Included	Included	0%	N/A	N/A	N/A
Excess Workers' Compensation						
Safety National Casualty Corporation	Included	Included	0%	N/A	N/A	N/A
Excess Crime						
Travelers Casualty and Surety Company of America	Included	Included	0%	N/A	N/A	N/A
Boiler & Machinery						
Federal Insurance Company	Included	Included	0%	N/A	N/A	N/A
Brokerage Fee						
Arthur J. Gallagher & Co.						

See next page for all applicable disclaimers.

Surplus Lines Taxes/Fees					
Package/Excess Property/Excess Liability	Non-Admitted Carriers	State	Tax %	Actual Tax Dollars	Fees
		IL	4%	Included	Included

Please note: The asterisks below are only applicable if triggered in the Bindable Quotations and Compensation Disclosure Schedule.

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10% of the policy premium.

Please refer to the Compensation Disclosure or contact your Gallagher representative for additional information.

1. ***If the premium is shown as an indication:** The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
 ** A verbal quotation was received from this carrier. We are awaiting a quotation in writing.
2. Commission rate is a % of annual premium, excluding fees and taxes.
 *** Gallagher is receiving commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.
3. We were able to obtain more advantageous terms and conditions for you through an intermediary/wholesaler.
4. **** The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.

Gallagher STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication

Gallagher CORE360



Gallagher CORE360 is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

Please visit ajg.com/us/gallagher-step/ to learn more.



Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination --Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services, Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Cleaning by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

The Gallagher Way.
Since 1927.

Please visit ajg.com/us/gallagher-step/ to learn more.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC.
(License Nos. 100292093 and/or 0D69293)

© 2023 Arthur J. Gallagher & Co. All rights reserved.
156843790

Overview and Login Information

The Gallagher eRiskHub® portal provides you with exclusive risk management tools and best practices to improve your organization's cyber risk posture. This important resource serves your cyber risk management strategies by enhancing your capabilities in cyberattack prevention, loss mitigation and cyber risk transfer techniques.

To access the Gallagher eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is **447597**.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

If you have any questions about the Gallagher eRiskHub®, please reach out the eRiskHub® support staff at support@eriskhub.com

Key Features of the Gallagher eRiskHub®

- **Risk Manager Tools**—A collection of tools for risk managers including research of known breach events, information to calculate the potential cost of a breach event, sample policies, breach response planning and more.
- **Learning Center**—An extensive collection of thought leadership articles, webinars, videos and blog posts covering everything from emerging cyber threats to data protection and more.
- **Security and Privacy Training**—Resources for creating an effective security training program for your employees.
- **Strategic Third-Party Relationships and Partner Resources**—Information on third-party vendors that can assist your organization improve your overall cyber risk, as well as access to exclusive Gallagher discounts on tools.

Gallagher's Cyber Capabilities

Gallagher's Cyber practice has the expertise to deliver a full complement of cyber risk management and insurance services to help your team stay protected. We take a consultative, action-based approach to address the sophisticated and evolving nature of cyber liability to design custom solutions that meet your unique needs. For more information, please contact us.



Insurance | Risk Management | Consulting

ajg.com The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Inclusive brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC. (Licenses No. 100292095 and/or 0069293)

© 2023 Arthur J. Gallagher & Co. GP41579

THE

GALLAGHER

WAY

Shared Values at Gallagher are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of Gallagher's Shared Values?

1. We are a sales and marketing company dedicated to providing excellence in risk management services to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There are no second-class citizens — everyone is important and everyone's job is important.
6. We're an open society.
7. Empathy for the other person is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationships should be built.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our sales and marketing. We can't make things happen without each other. We are a team.
16. Loyalty and respect are earned — not dictated.
17. Fear is a turnoff.
18. People skills are very important at Arthur J. Gallagher & Co.
19. We're a very competitive and aggressive company.
20. We run to problems — not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on — not turned off.
23. We are a warm, close company. This is a strength — not a weakness.
24. We must continue building a professional company — together — as a team.
25. Shared values can be altered with circumstances — but carefully and with tact and consideration for one another's needs.

When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.

ROBERT E. GALLAGHER
MAY 1984





Business Continuity and Resilience

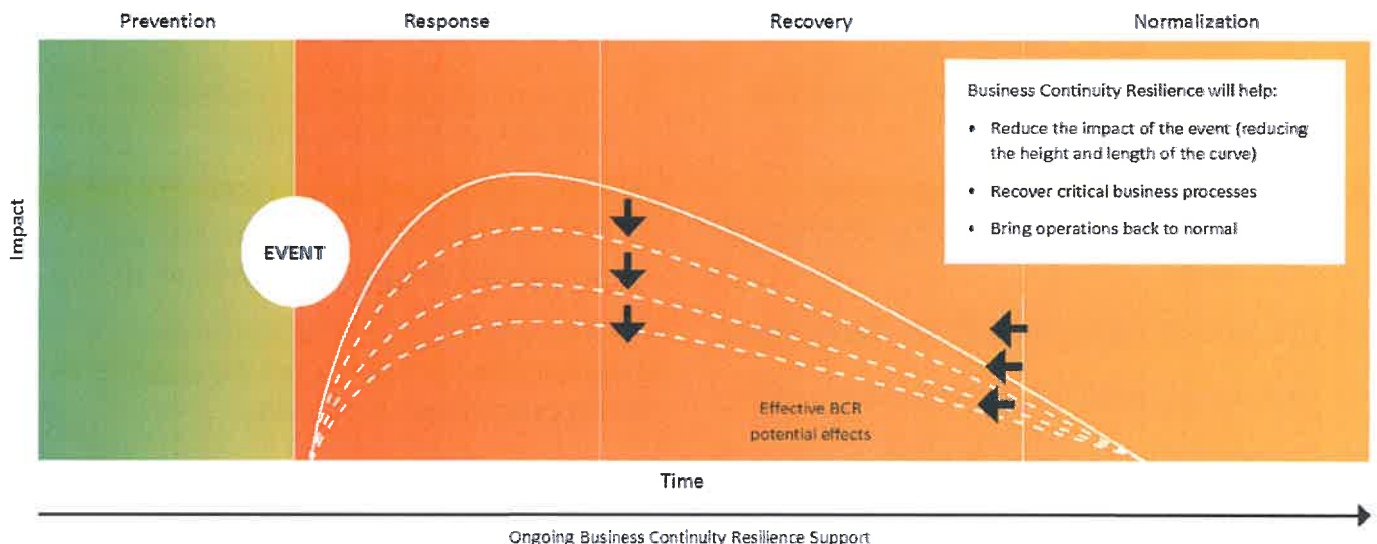
Organizations today must navigate an ever-changing business landscape and be prepared to respond to an increasing range of threats, such as:

- Supply Chain Disruptions
- Cyber Attacks
- Employee Misconduct
- Changing Regulatory Requirements
- Climate Change
- Geo-Political Unrest
- Digitization

Any of these risks could quickly escalate into a crisis and threaten your business. Without adequate planning and preparation, even a seemingly minor incident has the potential to escalate, and impact operations, brand reputation and financial results.

In light of the current market volatility and range of challenges, insurance companies are increasingly requiring organizations to have a Business Continuity Plan in place to demonstrate their resilience and readiness to respond and recover critical business operations. Resiliency planning will ensure you can identify, assess and manage risks and vulnerabilities of any kind, being more prepared to reduce the impact of an event. Having a plan in place builds confidence among key stakeholders such as employees, regulators, customers, investors, insurers and the public.

As a trusted partner and advisor, Gallagher's Business Continuity and Resilience Practice works with organizations in virtually every industry vertical. We offer tailor made solutions to assess your level of business resilience, develop custom plans for improvement, and then embed them into the organization through training programs. Additionally, we offer a free Resilience Ready assessment that enables you to assess your business's resilience score and pinpoint potential areas for future improvement.



Gallagher Offers A Variety Of Business Continuity And Resilience Service Offerings

Business Continuity

“All Hazard” business continuity plans reduce the operational impact of an incident by directly targeting the recovery of an organization’s value drivers — business processes that directly drive revenue and reputation. This enables an organization to recover more efficiently and effectively following a major business disruption or crisis. No matter the extent of your resources and infrastructure for business continuity, we are here to support your organization by offering planning guidance and training tailored to your specific needs.

Crisis Management

Crisis management plans prevent or mitigate risks to people, brands, reputations, and financial results and provide the overarching framework for all response and recovery activities within the organization.

Crisis Communications

Crisis communication plans communicate promptly, accurately, and confidently to all stakeholders during an incident or actual crisis and enable businesses to better coordinate internal and external global communications with media, employees, regulators, customers, investors, and the public at large.

Supply Chain

Supply chain risk management plans help assess and manage third-party risks and vulnerabilities to ensure that products and services continue to be delivered both during and following major disruptions.

Leaders Where It Counts

Gallagher was founded on a culture of service and a common interest doing what’s in our clients’ best interest. We understand the importance of leading with value-based decisions and exemplifying an overall commitment to integrity.

A Next Generation Engagement Solution

Gallagher Insight is a user-friendly web portal that allows secure, real-time collaboration between you and your Gallagher team. It empowers Clients with 24/7 access to their summary insurance information and an array of materials needed to run your risk management program, all at your fingertips on any device. Gallagher Insight is a password-protected portal accessible through any browser on your mobile phone, tablet or PC. Insight offers a modern design, robust features and upgraded functionality, including:

- Secure web-based document libraries for our clients
- Policy and document sharing with your Gallagher account team
- A private social network between your global team and ours
- Stewardship through goals, events and tasks set up by you and your Gallagher team
- Access to Gallagher's resource library
- Submission and tracking of service requests

Insight can be accessed from any electronic device using a secure ID and password to login.



The Gallagher Way.
Since 1927.

ajg.com

Contractual Risk Compliance



Gallagher

Insurance | Risk Management | Consulting



Verified Testimonial

Gallagher Verify monitors expiration dates, insurance limits and other details across thousands of COIs. In addition, their team delivers a very consultative, custom approach, which has allowed us to significantly improve our overall risk exposure.

Mitigate contractual risk with confidence

There is more to managing compliance than just collecting your third-party vendors' certificates. **Gallagher Verify**SM ensures you are tracking all the information you need to keep your company organized, compliant and properly protected. Take advantage of our intelligent technology and experienced compliance experts to gain insight into your level of risk, giving you the freedom to focus on your day-to-day operations.

Protect your business from unknown risk

A majority of organizations face unknown risk. In fact, research shows that most organizations average only 20% compliance for vendor insurance. Gallagher Verify limits your unknown risk and significantly improves compliance. Most companies that use Gallagher Verify average over 80% compliance.*

Track more than just certificates of insurance (COIs)

Our cloud software has the capability to track and verify compliance for any type of document your business is required to keep on file. These documents can include but are not limited to:

W-9 forms	OSHA mod rates	Background checks
MVRs	Contracts	Certifications and licenses

Gallagher Verify brings big benefits to your business

- Increased profitability due to reduced internal administrative costs
- Insurance consulting with a risk advisor
- Reports and dashboards to manage compliance trends
- Ongoing monitoring of A.M. Best insurance carrier ratings and vendor compliance with A.M. Best ratings
- Easy-to-use cloud software used to track and record incoming COIs
- Proactive compliance calls to vendors
- Industry-specific software configurations

*Tier 2 model.



Learn More About CORE360®

Gallagher Verify is part of Gallagher **CORE360**, our unique, comprehensive approach to evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

We consult with you to understand your **contractual liability**, and how to mitigate risks and associated costs.

This will empower you to know, control and minimize your total cost of risk, and improve your profitability.

Tiers of service tailored to the needs of your organization

	Tier 1	Tier 2
Gallagher Verify cloud software	✓	✓
Dedicated implementation project managers (includes data entry and software configuration)	✓	✓
Automated COI endorsement and document compliance verification	✓	✓
Automated noncompliance and renewal notifications to vendors	✓	✓
Client access to software support	✓	✓
Customizable daily, weekly and monthly reports, and historical compliance dashboard widgets	✓	✓
Risk management consulting for clients (insurance requirement exception guidance)		✓
Outgoing vendor compliance enforcement and educational phone calls (up to four phone calls per certificate of insurance)		✓
Weekly or monthly client stewardship calls with a risk advisor		✓
Unlimited phone support for vendors with insurance and contract-related questions		✓

Verified Testimonial

When we initially implemented Gallagher Verify, our third-party insurance compliance was less than 20%. Today, compliance is more than 90%. The aggressive tracking of insurance requirements and vendor compliance mitigates financial exposure, should there be a claim.

The Gallagher Way.
Since 1927.

aig.com

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC. (License Nos. 100292093 and/or 0069293).



Proposal of Insurance

Kendall County

504 South Main Street
Yorkville, IL 60560

Effective Date: December 01, 2025

Arthur J Gallagher Risk Management Services, LLC
AIG License Nos.IL 100292093 / CA 0D69293



Gallagher

Insurance | Risk Management | Consulting

Kendall County

Proposal Summary

We appreciate the opportunity to quote your business insurance. This proposal is a summary of policy terms and conditions.

This proposal provides coverage highlights along with the attached carrier quotations for the following coverages:

- Cyber Liability

We are not aware of any changes in your exposures to loss, nor are we aware of any changes in your business operations that would necessitate additional coverage options. Please notify us immediately if you are planning any new business operations.

The values and schedules are per the expiring policy or the information you have previously provided. It is your responsibility to notify us of all necessary changes to your schedules.

Information contained in this proposal is intended to provide a brief overview of coverages. It should be used for reference purposes only. It is not intended to provide a full list of policy exclusions, limitations, and conditions. The provided quotes should be reviewed for further details. Coverage afforded to you is subject to all terms, conditions, and exclusions of the bound and issued policies.

To Bind Coverage:

Please refer to the attachment document titled, "**Client Authorization to Bind Coverage**":

- Note any changes you desire to be made
- Place a check mark next to the coverage(s) you wish to accept
- Date and Sign
- Return prior to the effective date of coverage

Thank you for allowing Gallagher to service your insurance needs. We appreciate your business and look forward to working with you in the coming year. Please contact me if you have any questions.

Sincerely,
Brianna Riske

Brianna Riske
Client Service Manager

Enclosure



Kendall County

Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
Rich Stokluska Area Executive Vice President	Producer	rich_stokluska@ajg.com	(630) 285 4012
Brianna Riske Client Service Manager	Client Service Manager	brianna_riske@ajg.com	(630) 647 3035
Tim Corr Account Executive	Account Executive	tim_corr@ajg.com	(630) 694 5230



Kendall County

Premium Summary

The estimated program cost for the options are outlined in the following table:

Line of Coverage		Renewal Option 1 \$1M Limit	Renewal Option 2 \$3M Limit
		Certain underwriters at Lloyd's, London	Certain underwriters at Lloyd's, London
Cyber Liability	Premium	\$23,672.00	\$42,357.00
	Estimated Cost*	\$25,335.00	\$44,681.00
Total Cost		\$25,335.00	\$44,681.00

*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Gallagher is responsible for the placement of the following lines of coverage: Cyber Liability.

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Where permitted by law, Gallagher may assess a \$100 Agency Bill Administration Fee on all new and renewal policy placements where Gallagher is responsible for collecting client premium and remitting payment to insurance carriers and other third parties. In connection with such billing obligations, Gallagher assumes additional administrative, financial and compliance obligations that introduce significant risks to Gallagher's business. Should you change to direct bill, where available, or premium finance the transaction, you will not incur the Agency Bill Administration Fee.

Named Insured

Named Insured	Cyber Liability
Kendall County	X

Note: Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships, and joint ventures.

Kendall County

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost-effective insurance program.

Line Of Coverage	Insurance Company ** (AM Best Rate/Financial Strength)	Market Response *	Admitted ***
Cyber Liability	Certain underwriters at Lloyd's, London (A XV)	Quoted	Non-Admitted

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

Best's Credit Ratings™ reproduced herein appear under license from AM Best and do not constitute, either expressly or impliedly, an endorsement of Gallagher's service or its recommendations. AM Best is not responsible for transcription errors made in presenting Best's Credit Ratings™. Best's Credit Ratings™ are proprietary and may not be reproduced or distributed without the express written permission of AM Best.

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the AM Best website at <http://www.ambest.com/ratings>.

***If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.



Kendall County

Coverage Highlights

Cyber Liability

	Recommended Quote
Policy Term	12/01/2025 – 12/01/2026
Carrier Information	Certain underwriters at Lloyd's, London
Payment Plan	Full
Payment Method	Agency
Premium & Exposures	
Cyber Liability	\$23,672.00
Terrorism – TRIA (Included)	\$0.00
Policy Administration Fee	\$575.00
Broker Fee	\$250.00
Surplus Lines Tax	\$829.00
Stamping Fee	\$9.00
Total Cyber Premium	\$25,355.00
Minimum Type	Minimum Earned Premium
Minimum Amount	0%
Core Cyber Coverages	
Reputational Harm Period	12 months
Indemnity Period	12 months
Insuring Clause 1: Cyber Incident Response	
Section A: Incident Response Costs	\$1,000,000 each and every claim
Section B: Legal And Regulatory Costs	\$1,000,000 each and every claim
Section C: It Security And Forensic Costs	\$1,000,000 each and every claim
Section D: Crisis Communication Costs	\$1,000,000 each and every claim
Section E: Privacy Breach Management Costs	\$1,000,000 each and every claim
Section F: Third Party Privacy Breach Management Costs	\$1,000,000 each and every claim
Section G: Post Breach Remediation Costs	\$50,000 each and every claim, subject to a maximum of 10% of all sums we have paid as a direct result of the cyber event
Insuring Clause 2: Cyber Crime	
Section A: Funds Transfer Fraud	\$250,000 each and every claim
Section B: Invoice Manipulation	\$250,000 each and every claim
Section C: New Vendor Fraud	\$250,000 each and every claim
Section D: Physical Goods Fraud	\$250,000 each and every claim
Section E: Theft Of Personal Funds	\$250,000 each and every claim
Section F: Corporate Identity Theft	\$250,000 each and every claim
Section G: Theft Of Funds Held In Escrow	\$250,000 each and every claim
Section H: Theft Of Client Funds	\$50,000 each and every claim
Section I: Customer Payment Fraud	\$50,000 each and every claim
Section J: Telephone Hacking	\$250,000 each and every claim
Section K: Unauthorized Use Of Computer Resources	\$500,000 each and every claim
Insuring Clause 3: Cyber Extortion	\$1,000,000 each and every claim
Insuring Clause 4: System Damage And Business Interruption	
Section A: System Damage And Rectification Costs	\$1,000,000 each and every claim
Section B: Hardware Replacement Costs	\$1,000,000 each and every claim
Section C: Income Loss And Extra Expense	\$1,000,000 each and every claim
Section D: Emergency And Additional Operational Continuity Costs	\$100,000 each and every claim
Section E: Voluntary And Regulatory Shutdown	\$1,000,000 each and every claim
Section F: Dependent Business Interruption	\$1,000,000 each and every claim
Section G: Consequential Reputational Harm	\$1,000,000 each and every claim

Kendall County

Section H: Lost Or Missed Bids	\$1,000,000 each and every claim
Section I: Claim Preparation Costs	\$25,000 each and every claim
Section: Non-Tech Dependent Business Interruption	\$1,000,000 each and every claim
Insuring Clauses 5 And 7 - 9 Combined	\$1,000,000 in the aggregate
Insuring Clause 5: Network Security & Privacy Liability	
Section A: Network Security Liability	\$1,000,000 in the aggregate, including costs and expenses
Section B: Privacy Liability	\$1,000,000 in the aggregate, including costs and expenses
Section C: Management Liability	\$1,000,000 in the aggregate, including costs and expenses
Section D: Regulatory Fines, Penalties And Investigation Costs	\$1,000,000 in the aggregate, including costs and expenses
Section E: PCI Fines, Penalties And Assessments	\$1,000,000 in the aggregate, including costs and expenses
Section F: Contingent Bodily Injury	\$250,000 in the aggregate, including costs and expenses
Section: Corrective Action Plan Costs	\$50,000 in the aggregate
Wrongful Collection And Use Of Personal Data And Data Privacy Regulatory Investigations Sections Combined	\$50,000 in the aggregate, including costs and expenses
Section: Wrongful Collection And Use Of Personal Data	\$50,000 in the aggregate, including costs and expenses
Section: Data Privacy Regulatory Investigation	\$50,000 in the aggregate, including costs and expenses
Insuring Clause 6: Criminal Reward Cover	\$100,000 each and every claim
Insuring Clause 7: Media Liability	
Section A: Defamation	\$1,000,000 in the aggregate, including costs and expenses
Section B: Intellectual Property Rights Infringement	\$1,000,000 in the aggregate, including costs and expenses
Insuring Clause 9: Court Attendance Costs	\$100,000 in the aggregate
Form Type	Claims-Made.
Retroactive Date	Full Prior Acts
Prior & Pending Litigation Date	Refer to policy form
Continuity Date	Refer to policy form
Definition of a Claim	
Refer to policy form	
Incident and Claim Reporting Provisions	
Refer to policy form	
Claims Made Disclaimer	Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (30) days of the expiration date. The cost of this extended reporting period is [100]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (12) months of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions
Endorsements including but not limited to:	
AmWINS Special Amendatory Clause	
Policyholder Disclosure Notice Of Terrorism Insurance Coverage	
Optional Extended Reporting Period	
Exclusions including but not limited to:	
Customer Reimbursement Costs	
War and Cyber War	
Theft of Fund held in Escrow	
Cyber Liability Deductible	
Aggregate Deductible	\$2,500 in the aggregate
Time Franchise	8 hours

Kendall County

Binding Requirements
Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)
Signed version of the application form submitted, dated within 30 days of the required inception date. (14 days post binding)
Please provide name, position, email and telephone number for the designated contact to receive security related alerts and targeted threat intelligence. (14 days post binding)

Cyber Liability Option 2	
Limit	\$3,000,000
Deductible	\$25,000
Premium	\$44,681.00



Kendall County

Claims Reporting By Policy

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

If you are using a third party administrator ("TPA"), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

Coverage(s): Cyber Liability	Immediately report claims directly to:
Insurer: Certain underwriters at Lloyd's, London	Insurer: Certain underwriters at Lloyd's, London
Policy Term: 12/01/2025 – 12/01/2026	Phone: 402-514-6100 Email: claims@mccordclaims.com Web: https://www.intlxs.com/

Reporting to Gallagher or Assistance in Reporting

Coverage(s): Cyber Liability	Immediately report claims directly to:
Gallagher Claim Center	Phone: 855-497-0578 Fax: 225-663-3224
Policy Term: 12/01/2025 – 12/01/2026	Email: ggb.nrcclaimscenter@aig.com

Kendall County

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, Exclusions including but not limited to: limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

Kendall County

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Gallagher is not required to provide Services to you if Gallagher reasonably considers that to do so would put Gallagher in breach of, or would expose Gallagher or its affiliates to fines, penalties or sanctions under any laws, regulations, professional rules or, in Gallagher's sole opinion, you have breached a term/the terms of the Policies. In such circumstances, Gallagher will be entitled to terminate its Services with immediate effect. In the event that Gallagher exercises its right to terminate its Services with immediate effect, Gallagher will not be responsible or liable to you for any direct or indirect loss which you or any other party may suffer as a result.

Please be aware that Gallagher is generally restricted from providing broking, claims handling or other services that relate to Cuba and Iran, including due to significant difficulties in processing payments and other commercial and reputational considerations.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information (including transfers outside the United States in compliance with applicable laws) to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law. The parties agree that confidential information does not include aggregate, anonymized or de-identified data. In addition, we may also utilize your aggregated, anonymized, or de-identified information in connection with benchmarking, risk modeling and other data analytics, service or product improvements, and offerings, and similar business purposes. You further agree we may use your information with artificial intelligence or other automated applications for the purposes of improving or delivering our services to you.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Kendall County

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

- A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("**Dispute**"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.
- B. The party asserting a Dispute must provide a written notice ("**Notice**") of the claim to the other party and to the American Arbitration Association ("**AAA**") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.
- C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Kendall County

Compensation Disclosure Schedule

Client Name: Kendall County

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, Or Intermediary Name ¹	Est. Annual Premium ²	Gallagher U.S. Owned Wholesaler, MGA, Or Intermediary % And/or Fee
Cyber Liability Option 1	Certain underwriters at Lloyd's, London	Amwins Brokerage	\$23,672.00	\$825.00
Cyber Liability Option 2	Certain underwriters at Lloyd's, London	Amwins Brokerage	\$42,357.00	\$825.00

¹ We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

² If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

Note: When placing business with insurance companies, Gallagher Companies receive commission based on negotiated contractual terms with those carriers. The commission rate is a percentage of the premium excluding taxes and fees. Major lines of coverage, and their typical range of commissions are listed below. If you wish to receive more details on actual compensation paid to Gallagher Companies, please contact your Gallagher representative.

- **Accident & Health:** 15-25%
- **Aviation:** 14-15%
- **Contract Bonds:** 20-30%
- **All Other Bonds/Surety:** 30-35%
- **Builders Risk:** 15-18%
- **Property:** 15-22%
- **Inland Marine:** 20-22.5%
- **Ocean Marine:** 15-17.5%
- **Casualty:** 14-15%
- **Commercial Auto:** 12.5-15%
- **Package / Business Owners Package:** 15-16.8%
- **Workers Compensation:** 8-11%
- **All Other Commercial:** 10-20%
- **Executive/Professional Lines:** 15-17.5%
- **Medical Malpractice:** 10-12%

Compensation to Gallagher may also be disclosed in a Client Services Agreement or Consulting Services Agreement.

Kendall County

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 10/28/2025, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber Liability
<input type="checkbox"/> Accept Option 1	Certain underwriters at Lloyd's, London
<input type="checkbox"/> Accept Option 2	Option 1 - \$1M Limit Option 2 - \$3M Limit
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Cyber Liability

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

Kendall County

By:

Print Name (Specify Title)

County

Signature

Date:



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM RENEWAL



Kendall County

PRESENTED BY:

Alliant Insurance Services, Inc

POLICY YEAR:

DEC 01, 2025 - DEC 01, 2026

Quote Number:

R4-1000040-2526-01

ADMINISTERED BY:





ICRMT- “THE VALUE”

Kendall County

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

CAN YOU AFFORD NOT TO BE PROTECTED?

ICRMT – “THE VALUE”

ICRMT direct services and value:

- » County’s dues to the UCCI are covered at 90% by the ICRMT - **\$5,000** (average)
- » IPMG Risk Management - **\$12,000**
 - » Online Training Portal
 - » Regional Seminars
 - » WC – risk management implementation
- » Law Enforcement Training through Legal Liability Risk Management Institute (LLRMI)
 - » Used by over 2500 Law Enforcement officers in Illinois
 - » Road and Jail Policies and Procedures - **\$5,000**
 - » Officer Training - 61 officers @ \$500 per - **\$30,500**
 - Web Based Training
 - Regional Training
 - Legal updates from Supreme Court and 7th Circuit
- » Property Appraisals through Kroll – **\$3,000** (\$15,000 every five years) *If property is written*
- » Open Door Legal - \$1,500
 - » ICRMT provides unlimited access to IMFK, the lead litigation firm for ICRMT, allowing the district to receive legal advice, opinions, severance package work etc.
- » Employee Handbook, legal review - **\$2,500**

DIRECT VALUE: \$59,500

Budget Reduction:

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

ICRMT Additional Value to County Jails:

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

PLEASE TAKE ADVANTAGE OF THE BENEFIT THAT IS ICRMT!



ABOUT ICRMT

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

Illinois Counties Risk Management Trust (ICRMT) is one of the leading insurance programs in Illinois, providing property, and workers' compensation coverages for Illinois public entities since 1983. Owned by its members and administered by IPMG, ICRMT provides an integrated approach to risk management, claims administration, and underwriting tailored to fit the needs of your entity. ICRMT provides broad coverage and the most comprehensive service package specifically designed to protect the entity's exposures and budgetary constraints.



Size: 600+ Members



Retention Rate: 97%



Total Premium: \$155+ Million



PROGRAM MANAGEMENT

PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

ACCOUNT EXECUTIVES

JEFF WEBER

President
jeff.weber@ipmg.com
314.293.9707

BOB SPRING

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

KYLE SHELL

Account Executive
kyle.shell@ipmg.com
314.293.9717

UNDERWRITING

TODD GREER

COO
todd.greer@ipmg.com
630.485.5869

KRISTEN TRACY

Senior Vice President of Programs
kristen.tracy@ipmg.com
630.485.5970

DANIEL KOLE

Program Underwriter
daniel.kole@ipmg.com
630.485.5952

PROGRAM ADMINISTRATION

PAIGE KEEGAN

ICRMT Program Administrator Coordinator
paige.keegan@ipmg.com
630.203.5305

VALERIE MCGRATH

ICRMT Administrative Assistant
valerie.mcgrath@ipmg.com
630.203.5180



RISK MANAGEMENT & LOSS CONTROL SERVICES

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

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

SERVICES INCLUDED:

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



RISK MANAGEMENT & LOSS CONTROL CONSULTANTS

BRIAN DEVLIN

Senior Vice President
brian.devlin@ipmg.com
630.485.5922

MARK BELL

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

JEFF BACIDORE

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

DAN LUTTRELL

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

JOSH BLACKWELL

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

JASON REID

Risk Management Consultant
- Law Enforcement Practice
jason.reid@ipmg.com
630.203.5164

KEVIN MADEIRA

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

BRANDON BEYER

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



CLAIMS MANAGEMENT SERVICES

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

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

SERVICES INCLUDED:

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

CONTACT:

MIKE CASTRO

Senior Vice President
mike.castro@ipmg.com
630.485.5895

JULIE WRIGHT

Claims Vice President
julie.wright@ipmg.com
630.203.5228

TIM OLSON

Claims Liaison
tim.olson@ipmg.com
630.485.5924



ICRMT FEATURES AND BENEFITS

Program Highlights

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

Who is an Insured

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

Visit our page for more information:

www.ICRMT.com

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



COVERAGE SUMMARY: GENERAL LIABILITY

GENERAL LIABILITY

LIMITS

Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Advertising and Personal Injury	\$1,000,000
Prior Acts	

Retroactive Date: **10/18/1978**

Limit of Liability is Equal to Limit Previously Carried

Reporting Period: **10/18/1978 - 12/01/1996**

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

Sexual Abuse Liability – Claims Made

Each Occurrence \$1,000,000

Annual Aggregate \$1,000,000

Retroactive Date: **12/01/2006**

Innocent Party Defense Coverage Included

Self-Insured Retention: \$250,000

COVERAGES INCLUDE

- Non-Monetary Legal Defense

Each Occurrence	\$100,000
Annual Aggregate	\$100,000
- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides - \$50,000 Coverage Limits
- Premises Liability



COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

COVERAGE

	LIMITS
- Violent Event Response Coverage	\$500,000/\$500,000
- Crisis Investigation	Included
- Personal Crisis Management Event Response Team	Included
- Crisis Communication Support, Media Management, Public Relations	Included
- Temporary Security Measures	Included
- The following Sublimited Coverages:	
o Medical Expenses	\$25,000 Per Person
o Counseling Service Expenses	\$10,000 Per Person
o Funeral Service Expenses	\$15,000 Per Person
o Per Event Crisis Team Services	\$100,000
o Memorialization Expenses	\$250,000

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

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



COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

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

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

Prior Acts

Retroactive Date: **10/18/1978**

Limit of Liability is Equal to Limit Previously Carried

Reporting Period: **10/18/1978 - 12/01/1996**

COVERAGES INCLUDE

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

- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Jails/Holding Cells
- Good Samaritan
- Commandeered Autos



COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

AUTO LIABILITY

Each Occurrence

LIMITS

\$1,000,000

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

UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence

NOT COVERED

AUTO PHYSICAL DAMAGE

Total Scheduled Value

\$10,040,867

Total Agreed Value

\$0

Number of Vehicles

185

Comprehensive Per Loss Self-Insured Retention: \$25,000

Collision Per Loss Self-Insured Retention: \$25,000

**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

PUBLIC OFFICIALS LIABILITY - CLAIMS MADE

LIMITS

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

Retroactive Date: **10/18/1978**

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

EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **10/18/1978**

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

EMPLOYEE BENEFITS LIABILITY

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **12/01/2013**

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

COVERAGES INCLUDE

- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act



COVERAGE SUMMARY: EXCESS LIABILITY

Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$15,000,000
Law Enforcement Liability	\$1,000,000/\$3,000,000	\$15,000,000
Auto Liability	\$1,000,000	\$15,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$15,000,000

COVERAGES EXCLUDED

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



COVERAGE SUMMARY: PROPERTY

LIMIT OF INSURANCE: Blanket Limit of Insurance applies to scheduled 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. If the Margin Clause applies, in no event shall liability in any one occurrence for any Building, 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.

COVERED PROPERTY

	LIMITS
Total Loss Limit per Occurrence	\$180,411,620
Building Value	\$167,975,380
Business Personal Property Including Stationary EDP	\$12,436,240
Solar Panels	\$0
Personal Property of Others	\$100,000
Newly Constructed or Acquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000
Course of Construction	\$1,000,000

Deductible: \$50,000 All Covered Perils except Windstorm or Hail, Flood, & Earth Movement

Wind Deductible: \$50,000

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

Earth Movement, Volcanic Eruption, Landslide and Subsidence	\$10,000,000
Program Aggregate	\$250,000,000

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

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

Deductible: \$50,000 per occurrence

COVERED COSTS & EXPENSES

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	\$25,000
Fire Protection Equipment Discharge	\$25,000
Ordinance or Law Coverage	\$10,000,000
Preservation of Property	\$100,000
Protection of Property	\$250,000
Roofs 20 years old are valued at ACV	
Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0



COVERAGE SUMMARY: PROPERTY (cont.)

SUPPLEMENT COVERAGE	LIMITS	
Communication Towers	\$100,000	
Trees, Shrubs, and Plants; subject to a Maximum Per Item of:		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Golf Course Greens, Tees and Fairways		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Interruption of Computer Operations		
Per occurrence	\$50,000	
Annual Aggregate	\$100,000	
Personal Effects Owned By Employees	\$100,000	
Retaining Walls and Other Outdoor Walls	\$10,000	
Underground Sprinkler Systems	\$100,000	
Unnamed Locations - Unintentional Errors and Omissions	\$1,000,000	
Utility Services - Direct Damage	\$1,000,000	
Utility Services - Time Element	\$1,000,000	
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage		
Direct Damage	\$50,000	
Business Income and Extra Expense	\$50,000	
Extra Expense Number of Days	30 days	
Backup of Sewer, Drains or Sump Pump Failures	\$250,000	
Ancillary Buildings	\$25,000	
Outdoor Property - including but not limited to:	\$250,000	
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 \$10,000 minimum deductible



COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

SCHEDULED LIMITS

	LIMITS
Cameras, Radios, & Communications Equipment	\$41,000
EDP Equipment/Media	\$292,100
EDP Extra Expense	\$500,000
Mobile Equipment greater than or equal to \$10,000 per item	\$1,728,501
Unmanned Aircraft	\$8,000
Valuable Papers - Excess	\$100,000
Voting Equipment	\$1,173,598

Deductible: \$25,000

***Or as indicated on the Schedule**

COVERED COSTS & EXPENSES

Newly Acquired Property	
Per Item	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Cleanup and Removal	\$100,000
Fire Department Equipment	\$50,000
Unscheduled Fine Arts	\$1,000,000
Unscheduled Watercraft	\$100,000
Unscheduled Musical Instruments, Band Uniforms, and Athletic Equipment	\$500,000
Contractors Equipment - Non-Owned	
Per Item	\$100,000
Per Occurrence	\$250,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000



COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE	LIMIT
Total Building and Contents Value	\$100,000,000

Deductible: \$50,000 All Covered Perils except Windstorm or Hail, Flood, & Earth Movement

BI/EE & Utility Interruption Deductible: 24 Hours

COVERAGE EXTENSION

Combined Business Income	Included
Combined Extra Expense	Included
Spoilage Damage	Included
Utility Interruption - Time Element	\$10,000,000
Electronic Data or Media	\$10,000,000
Expediting Expenses	Included
Ordinance or Law	\$10,000,000
Hazardous Substance, Contamination, Pollutants	\$10,000,000
Newly Acquired Property	\$1,000,000
Debris Removal	25% or \$500,000
Water Damage	\$500,000
Emergency Power Generating Equipment 1,000 kw or less	Included

Non Emergency Power Generating Equipment is Excluded.



COVERAGE SUMMARY: **CRIME**

COVERAGE	LIMIT
Blanket Employee Dishonesty	\$1,000,000
Loss Inside the Premises - Money & Securities	\$1,000,000
Loss Outside the Premises	\$1,000,000
Money Orders and Counterfeit Currency	\$1,000,000
Depositors Forgery or Alterations	\$1,000,000
Computer Fraud	\$1,000,000
Funds Transfer Fraud	\$1,000,000
Social Engineering/False Pretenses	\$50,000

Deductible: \$25,000

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



COVERAGE SUMMARY: WORKERS' COMPENSATION

COVERAGE

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

Self-Insured Retention: \$250,000

ICRMT FEATURES AND BENEFITS

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



COVERAGE SUMMARY: WC PREMIUM CALCULATION

CODE	CLASSIFICATION	ANNUAL ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
5506	Street & Road	\$779,410	9.02	\$70,303
7380	School Bus Drivers	\$46,312	5.24	\$2,427
7720	Law Enforcement	\$10,901,622	6.17	\$672,630
8601	Architect/Engineer	\$338,834	0.62	\$2,101
8810	Clerical	\$7,054,896	0.46	\$32,453
8820	Attorney - All Employees & Clerical	\$2,447,394	0.12	\$2,937
8831	Animal Control	\$235,436	3.93	\$9,253
8832	Physician/Coroner/Health Department & Clerical	\$3,320,484	0.69	\$22,911
8835	Health Dept - Visiting Nurses/Home Health & Clerical	\$57,958	1.60	\$927
9015	Building Operations/Custodial/Maintenance NOC	\$672,557	10.90	\$73,309
9410	Municipal NOC	\$397,876	2.70	\$10,743
	TOTALS	\$26,252,779		\$899,992

Gross Annual Premium		\$899,992
Increased Limit Multiplier	1.02	\$917,992
Minimum Premium	\$1,000	\$917,992
Experience Modifier	0.87	\$798,653
Schedule Modifier	0.19	\$151,744
Expense Modifier		\$151,744
Subtotal		\$151,744
Premium Discount	11.10%	\$134,901
Total Annual Premium		\$134,900



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured: Kendall County
Quote Number: R4-1000040-2526-01
Policy Year: DEC 01, 2025 - DEC 01, 2026

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Not Covered
Excess Liability	Included
Package Premium	\$808,942
Workers' Compensation	\$134,900
Total Annual Premium	\$943,842



REQUIREMENTS TO BIND

The following must be received prior to binding:

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

PRIMARY CONTACT

Name	Title		
Phone	Email		
Role: (check the role that applies)	<input type="checkbox"/> Accounting/Invoices	<input type="checkbox"/> Claims	<input type="checkbox"/> Loss Control

ADDITIONAL CONTACTS

Name	Title		
Phone	Email		
Role: (enter one person per role)	<input type="checkbox"/> Accounting/Invoices	<input type="checkbox"/> Claims	<input type="checkbox"/> Loss Control



ACCEPTANCE STATEMENT

Named Insured: Kendall County
Quote Number: R4-1000040-2526-01
Policy Year: DEC 01, 2025 - DEC 01, 2026

Total Annual Premium	\$943,842
-----------------------------	------------------

Terms and Conditions

- The Named Insured can only cancel the Policy at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated premium is earned, due and payable.
- All terms and conditions of membership in the Illinois Counties Risk Management Trust are set forth in the Trust by-laws. A copy of this document is available for your review
- Per the Membership Agreement, the member must be with the Trust for 12 months prior to withdrawing and can only withdraw at anniversary date of effective date.

REQUESTED PAYMENT PLAN:

Annual 50/50 25/6

FEIN: _____

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/01/2025.

Signature of Official

Date



INVOICE

PRESENTED BY: **ILLINOIS COUNTIES RISK MANAGEMENT TRUST**

Named Insured: Kendall County
Quote Number: R4-1000040-2526-01
Policy Year: DEC 01, 2025 - DEC 01, 2026

Total Annual Premium	\$943,842
-----------------------------	------------------

Premium Due by Effective Date of Coverage.

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

Annual	
50/50	\$471,921
25/6	\$235,961

Please Make Checks Payable to:

Illinois Counties Risk Management Trust
PO Box 8291
Carol Stream, IL 60197-8291

Named Insured:	Kendall County
Quote Number:	R4-1000040-2526-01
Package Premium Remitted:	



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM RENEWAL



Kendall County

PRESENTED BY:

Alliant Insurance Services, Inc

POLICY YEAR:

DEC 01, 2025 - DEC 01, 2026

Quote Number:

R4-1000040-2526-02

ADMINISTERED BY:





ABOUT ICRMT

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

Illinois Counties Risk Management Trust (ICRMT) is one of the leading insurance programs in Illinois, providing property, and workers' compensation coverages for Illinois public entities since 1983. Owned by its members and administered by IPMG, ICRMT provides an integrated approach to risk management, claims administration, and underwriting tailored to fit the needs of your entity. ICRMT provides broad coverage and the most comprehensive service package specifically designed to protect the entity's exposures and budgetary constraints.



Size: 600+ Members



Retention Rate: 97%



Total Premium: \$155+ Million



PROGRAM MANAGEMENT

PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

ACCOUNT EXECUTIVES

JEFF WEBER

President
jeff.weber@ipmg.com
314.293.9707

BOB SPRING

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

KYLE SHELL

Account Executive
kyle.shell@ipmg.com
314.293.9717

UNDERWRITING

TODD GREER

COO
todd.greer@ipmg.com
630.485.5869

KRISTEN TRACY

Senior Vice President of Programs
kristen.tracy@ipmg.com
630.485.5970

DANIEL KOLE

Program Underwriter
daniel.kole@ipmg.com
630.485.5952

PROGRAM ADMINISTRATION

PAIGE KEEGAN

ICRMT Program Administrator Coordinator
paige.keegan@ipmg.com
630.203.5305

VALERIE MCGRATH

ICRMT Administrative Assistant
valerie.mcgrath@ipmg.com
630.203.5180



RISK MANAGEMENT & LOSS CONTROL SERVICES

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

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

SERVICES INCLUDED:

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



RISK MANAGEMENT & LOSS CONTROL CONSULTANTS

BRIAN DEVLIN

Senior Vice President
brian.devlin@ipmg.com
630.485.5922

MARK BELL

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

JEFF BACIDORE

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

DAN LUTTRELL

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

JOSH BLACKWELL

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

JASON REID

Risk Management Consultant
- Law Enforcement Practice
jason.reid@ipmg.com
630.203.5164

KEVIN MADEIRA

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

BRANDON BEYER

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



CLAIMS MANAGEMENT SERVICES

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

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

SERVICES INCLUDED:

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

CONTACT:

MIKE CASTRO

Senior Vice President
mike.castro@ipmg.com
630.485.5895

JULIE WRIGHT

Claims Vice President
julie.wright@ipmg.com
630.203.5228

TIM OLSON

Claims Liaison
tim.olson@ipmg.com
630.485.5924



ICRMT FEATURES AND BENEFITS

Program Highlights

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

Who is an Insured

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

Visit our page for more information:

www.ICRMT.com

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



COVERAGE SUMMARY: GENERAL LIABILITY

GENERAL LIABILITY

LIMITS

Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Advertising and Personal Injury	\$1,000,000
Prior Acts	

Retroactive Date: **10/18/1978**

Limit of Liability is Equal to Limit Previously Carried

Reporting Period: **10/18/1978 - 12/01/1996**

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

Sexual Abuse Liability – Claims Made

Each Occurrence \$1,000,000

Annual Aggregate \$1,000,000

Retroactive Date: **12/01/2006**

Innocent Party Defense Coverage Included

Self-Insured Retention: \$100,000

COVERAGES INCLUDE

- Non-Monetary Legal Defense

Each Occurrence	\$100,000
Annual Aggregate	\$100,000
- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides - \$50,000 Coverage Limits
- Premises Liability



COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

COVERAGE

	LIMITS
- Violent Event Response Coverage	\$500,000/\$500,000
- Crisis Investigation	Included
- Personal Crisis Management Event Response Team	Included
- Crisis Communication Support, Media Management, Public Relations	Included
- Temporary Security Measures	Included
- The following Sublimited Coverages:	
o Medical Expenses	\$25,000 Per Person
o Counseling Service Expenses	\$10,000 Per Person
o Funeral Service Expenses	\$15,000 Per Person
o Per Event Crisis Team Services	\$100,000
o Memorialization Expenses	\$250,000

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

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



COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

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

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

Prior Acts

Retroactive Date: **10/18/1978**

Limit of Liability is Equal to Limit Previously Carried

Reporting Period: **10/18/1978 - 12/01/1996**

COVERAGES INCLUDE

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

- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Jails/Holding Cells
- Good Samaritan
- Commandeered Autos



COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

AUTO LIABILITY

Each Occurrence

LIMITS

\$1,000,000

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

UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence

NOT COVERED

AUTO PHYSICAL DAMAGE

Total Scheduled Value

\$10,040,867

Total Agreed Value

\$0

Number of Vehicles

185

Comprehensive Per Loss Self-Insured Retention: \$25,000

Collision Per Loss Self-Insured Retention: \$25,000

**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

PUBLIC OFFICIALS LIABILITY - CLAIMS MADE

LIMITS

Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date: 10/18/1978	

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

EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE

Each Occurrence	Included
Annual Aggregate	Included
Retroactive Date: 10/18/1978	

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

EMPLOYEE BENEFITS LIABILITY

Each Occurrence	Included
Annual Aggregate	Included
Retroactive Date: 12/01/2013	

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

COVERAGES INCLUDE

- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act



COVERAGE SUMMARY: EXCESS LIABILITY

Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$15,000,000
Law Enforcement Liability	\$1,000,000/\$3,000,000	\$15,000,000
Auto Liability	\$1,000,000	\$15,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$15,000,000

COVERAGES EXCLUDED

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



COVERAGE SUMMARY: PROPERTY

LIMIT OF INSURANCE: Blanket Limit of Insurance applies to scheduled 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. If the Margin Clause applies, in no event shall liability in any one occurrence for any Building, 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.

COVERED PROPERTY

	LIMITS
Total Loss Limit per Occurrence	\$180,411,620
Building Value	\$167,975,380
Business Personal Property Including Stationary EDP	\$12,436,240
Solar Panels	\$0
Personal Property of Others	\$100,000
Newly Constructed or Acquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000
Course of Construction	\$1,000,000

Deductible: \$50,000 All Covered Perils except Windstorm or Hail, Flood, & Earth Movement

Wind Deductible: \$50,000

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

Earth Movement, Volcanic Eruption, Landslide and Subsidence	\$10,000,000
Program Aggregate	\$250,000,000

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

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

Deductible: \$50,000 per occurrence

COVERED COSTS & EXPENSES

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	\$25,000
Fire Protection Equipment Discharge	\$25,000
Ordinance or Law Coverage	\$10,000,000
Preservation of Property	\$100,000
Protection of Property	\$250,000
Roofs 20 years old are valued at ACV	
Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0



COVERAGE SUMMARY: PROPERTY (cont.)

SUPPLEMENT COVERAGE	LIMITS	
Communication Towers	\$100,000	
Trees, Shrubs, and Plants; subject to a Maximum Per Item of:		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Golf Course Greens, Tees and Fairways		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Interruption of Computer Operations		
Per occurrence	\$50,000	
Annual Aggregate	\$100,000	
Personal Effects Owned By Employees	\$100,000	
Retaining Walls and Other Outdoor Walls	\$10,000	
Underground Sprinkler Systems	\$100,000	
Unnamed Locations - Unintentional Errors and Omissions	\$1,000,000	
Utility Services - Direct Damage	\$1,000,000	
Utility Services - Time Element	\$1,000,000	
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage		
Direct Damage	\$50,000	
Business Income and Extra Expense	\$50,000	
Extra Expense Number of Days	30 days	
Backup of Sewer, Drains or Sump Pump Failures	\$250,000	
Ancillary Buildings	\$25,000	
Outdoor Property - including but not limited to:	\$250,000	
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 \$10,000 minimum deductible



COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

SCHEDULED LIMITS

	LIMITS
Cameras, Radios, & Communications Equipment	\$41,000
EDP Equipment/Media	\$292,100
EDP Extra Expense	\$500,000
Mobile Equipment greater than or equal to \$10,000 per item	\$1,728,501
Unmanned Aircraft	\$8,000
Valuable Papers - Excess	\$100,000
Voting Equipment	\$1,173,598

Deductible: \$25,000

***Or as indicated on the Schedule**

COVERED COSTS & EXPENSES

Newly Acquired Property	
Per Item	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Cleanup and Removal	\$100,000
Fire Department Equipment	\$50,000
Unscheduled Fine Arts	\$1,000,000
Unscheduled Watercraft	\$100,000
Unscheduled Musical Instruments, Band Uniforms, and Athletic Equipment	\$500,000
Contractors Equipment - Non-Owned	
Per Item	\$100,000
Per Occurrence	\$250,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000



COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE	LIMIT
Total Building and Contents Value	\$100,000,000
Deductible: \$50,000 All Covered Perils except Windstorm or Hail, Flood, & Earth Movement	
BI/EE & Utility Interruption Deductible: 24 Hours	

COVERAGE EXTENSION

Combined Business Income	Included
Combined Extra Expense	Included
Spoilage Damage	Included
Utility Interruption - Time Element	\$10,000,000
Electronic Data or Media	\$10,000,000
Expediting Expenses	Included
Ordinance or Law	\$10,000,000
Hazardous Substance, Contamination, Pollutants	\$10,000,000
Newly Acquired Property	\$1,000,000
Debris Removal	25% or \$500,000
Water Damage	\$500,000
Emergency Power Generating Equipment 1,000 kw or less	Included

Non Emergency Power Generating Equipment is Excluded.



COVERAGE SUMMARY: CRIME

COVERAGE	LIMIT
Blanket Employee Dishonesty	\$1,000,000
Loss Inside the Premises - Money & Securities	\$1,000,000
Loss Outside the Premises	\$1,000,000
Money Orders and Counterfeit Currency	\$1,000,000
Depositors Forgery or Alterations	\$1,000,000
Computer Fraud	\$1,000,000
Funds Transfer Fraud	\$1,000,000
Social Engineering/False Pretenses	\$50,000

Deductible: \$25,000

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



COVERAGE SUMMARY: WORKERS' COMPENSATION

COVERAGE

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

Self-Insured Retention: \$250,000

ICRMT FEATURES AND BENEFITS

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



COVERAGE SUMMARY: WC PREMIUM CALCULATION

CODE	CLASSIFICATION	ANNUAL ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
5506	Street & Road	\$779,410	9.02	\$70,303
7380	School Bus Drivers	\$46,312	5.24	\$2,427
7720	Law Enforcement	\$10,901,622	6.17	\$672,630
8601	Architect/Engineer	\$338,834	0.62	\$2,101
8810	Clerical	\$7,054,896	0.46	\$32,453
8820	Attorney - All Employees & Clerical	\$2,447,394	0.12	\$2,937
8831	Animal Control	\$235,436	3.93	\$9,253
8832	Physician/Coroner/Health Department & Clerical	\$3,320,484	0.69	\$22,911
8835	Health Dept - Visiting Nurses/Home Health & Clerical	\$57,958	1.60	\$927
9015	Building Operations/Custodial/Maintenance NOC	\$672,557	10.90	\$73,309
9410	Municipal NOC	\$397,876	2.70	\$10,743
	TOTALS	\$26,252,779		\$899,992

Gross Annual Premium		\$899,992
Increased Limit Multiplier	1.02	\$917,992
Minimum Premium	\$1,000	\$917,992
Experience Modifier	0.87	\$798,653
Schedule Modifier	0.18	\$143,758
Expense Modifier		\$143,758
Subtotal		\$143,758
Premium Discount	11.00%	\$127,944
Total Annual Premium		\$127,944



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured: Kendall County

Quote Number: R4-1000040-2526-02

Policy Year: DEC 01, 2025 - DEC 01, 2026

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Not Covered
Excess Liability	Included
Package Premium	\$766,884
Workers' Compensation	\$127,944
Total Annual Premium	\$894,828



REQUIREMENTS TO BIND

The following must be received prior to binding:

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

PRIMARY CONTACT

Name	Title		
Phone	Email		
Role: (check the role that applies)	<input type="checkbox"/> Accounting/Invoices	<input type="checkbox"/> Claims	<input type="checkbox"/> Loss Control

ADDITIONAL CONTACTS

Name	Title		
Phone	Email		
Role: (enter one person per role)	<input type="checkbox"/> Accounting/Invoices	<input type="checkbox"/> Claims	<input type="checkbox"/> Loss Control



ACCEPTANCE STATEMENT

Named Insured: Kendall County
Quote Number: R4-1000040-2526-02
Policy Year: DEC 01, 2025 - DEC 01, 2026

Total Annual Premium	\$894,828
-----------------------------	------------------

Terms and Conditions

- The Named Insured can only cancel the Policy at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated premium is earned, due and payable.
- All terms and conditions of membership in the Illinois Counties Risk Management Trust are set forth in the Trust by-laws. A copy of this document is available for your review
- Per the Membership Agreement, the member must be with the Trust for 12 months prior to withdrawing and can only withdraw at anniversary date of effective date.

REQUESTED PAYMENT PLAN:

Annual 50/50 25/6

FEIN: _____

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/01/2025.

Signature of Official

Date



INVOICE

PRESENTED BY: **ILLINOIS COUNTIES RISK MANAGEMENT TRUST**

Named Insured: Kendall County
Quote Number: R4-1000040-2526-02
Policy Year: DEC 01, 2025 - DEC 01, 2026

Total Annual Premium	\$894,828
-----------------------------	------------------

Premium Due by Effective Date of Coverage.

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

Annual	
50/50	\$447,414
25/6	\$223,707

Please Make Checks Payable to:

Illinois Counties Risk Management Trust
PO Box 8291
Carol Stream, IL 60197-8291

Named Insured:	Kendall County
Quote Number:	R4-1000040-2526-02
Package Premium Remitted:	



Cost Summary

Insured Name	Kendall County
Policy Number	
Carrier	TMHCC

Premium	\$28,998
TRIA	\$0
Carrier Policy Fee	\$195
Limit Brokerage Fee	\$450
Surplus Lines Tax	\$1,015
Surplus Lines Stamping Fee	\$12
Local Government Tax	\$0
Total Cost to Insured	\$30,670



Cyber Liability Insurance



October 30, 2025

Underwriter Giselle Sarkissian
Phone 424-901-1579
Email gsarkissian@tmhcc.com

Producer Limit Broker
Email carriers@limit.com

IT'S A DIGITAL WORLD BE PREPARED

Activate

Initiate

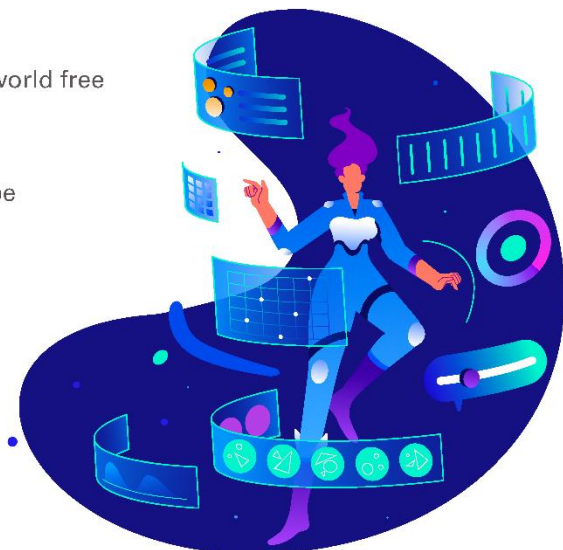
Manage

About Us

At **Tokio Marine HCC – Cyber & Professional Lines Group**, we **AIM** to create a world free of cyber and professional lines risk.

Activate this quote and bind your policy today to be more than just insured, be prepared. Be Cyber Strong®. We have the financial strength and support of a traditional insurance company, over 15 years of underwriting discipline, cutting-edge technology, and deep claims-handling expertise.

We handle thousands of cyber claims, from individuals, to small to medium-sized businesses, to large corporations. We know cyber and enable you to take on each day with confidence.



Our Cyber difference

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA- Very Strong

Broad Cyber Coverage

Our state-of-the-art Cyber Liability insurance solution combines broad first party and third party coverage with access to expert cyber security services and claims professionals.

Third Party coverage includes

- Multimedia Liability
- Security and Privacy Liability
- Privacy Regulatory Defense and Penalties
- PCI DSS Liability
- Bodily Injury Liability
- Property Damage Liability
- TCPA Defense

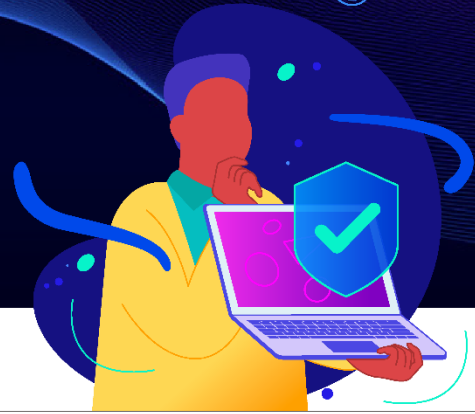
First Party coverage includes

- Breach Event Costs
- Post Breach Remediation Costs
- BrandGuard®
- System Failure
- Dependent System Failure
- Cyber Extortion
- Cyber Crime
- Bricking Loss
- Property Damage Loss
- Reward Expenses
- Court Attendance Costs

Available Enhancements

- Breach Event Costs (BEC) Outside the Limit
- Non-IT Dependent System Failure
- Missed Bid Loss Sublimit Endorsement (Construction)
- Cyber Crime – \$500,000 available subject to eligibility and additional premium
- Regulatory Billing E&O (MEDEFENSE® Plus) – Subject to eligibility and additional premium (Healthcare)
- Table Top Exercises – Free for applicants over \$250 million in revenue

CONFIDENTLY & SECURELY MANAGE YOUR DATA



Premier Protection



Intelligence Driven Monitoring and Alerting



Cyber Risk Report



Dark Web Security Scans



Tabletop exercises and cyber-attack simulations*



Cyber Security Trainings



24/7/365 expert claims handling and incident response cyber security experts



Phishing Simulations



Preferred Rates and partnerships with security control vendors

Security Control Vendors

Learn more about Datto's BCDR & SaaS Protect, the leading global provider of cloud-based software.

datto

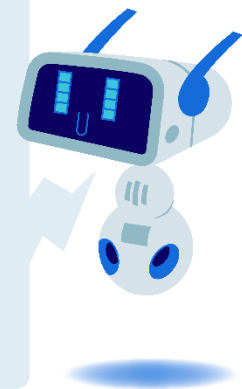
Learn more about Cisco's Duo multifactor authentication offering.



CyberNET®: Initiate and Manage Your Risk

It's not a matter of 'if', but 'when'. **Initiate** your policy now to get immediate access to premier protection to reduce your risk. We partner with you to **Manage** your cyber risk and bring value beyond insurance. With premier protection through **CyberNET®** at cybernet.tmhcc.com, you can mitigate cyber threats throughout the life of your policy. You get real-time threat alerts, cyber awareness training for you and your staff, phishing simulations through our training partner, Wizer, a cyber risk report to identify your network weaknesses with steps you can take to remedy potential security gaps, and, most importantly, connection to our cyber security experts and incident response team. If you implement tight security controls, we'll discount this quote.

Request a demo to immediately receive an email with a one-time link from cyberNET@tmhcc.com.



Let your broker know you want to bind your cyber insurance policy with us, and get **Cyber Strong®**.

140



NETGUARD® PLUS CYBER LIABILITY INSURANCE NON-BINDING RENEWAL INDICATION

Date: October 30, 2025

	Option 1
Maximum Policy Aggregate Limit	\$3M
Option Premium	\$28,998
Policy Fee (fully earned at inception)	\$195
Total Payable Premium	\$29,193
LIMITS PER INSURING AGREEMENT	
"NIL" or "N/A" indicates that the Coverage is not included in the quoted premium and that portion of the Policy will not apply.	
Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)	
Multimedia Liability Coverage	\$3M/\$3M
Security and Privacy Liability Coverage	\$3M/\$3M
Privacy Regulatory Defense and Penalties Coverage	\$3M/\$3M
PCI DSS Liability Coverage	\$3M/\$3M
Bodily Injury Liability Coverage	\$250K/\$250K
Property Damage Liability Coverage	\$50K/\$50K
TCPA Defense Coverage	\$50K/\$50K
First Party Insuring Agreements (Event Discovered and Reported Coverage)	
Breach Event Costs Coverage	\$3M/\$3M
Post Breach Remediation Costs Coverage	\$25K/\$25K
BrandGuard™ Coverage	\$3M/\$3M
System Failure Coverage	\$3M/\$3M
Dependent System Failure Coverage	\$3M/\$3M
Cyber Extortion Coverage	\$3M/\$3M
Cyber Crime Coverage	
A. Financial Fraud Sublimit	\$250K/\$250K
B. Telecommunications and Utilities Fraud Sublimit	\$250K/\$250K
C. Phishing Fraud Sublimits	
1. Your Phishing Fraud Loss Sublimit	\$250K/\$250K
2. Client Phishing Fraud Loss Sublimit	\$250K/\$250K
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$250K
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$250K
Bricking Loss Coverage	\$3M/\$3M
Property Damage Loss Coverage	\$50K/\$50K
Reward Expenses Coverage	\$50K/\$50K
Court Attendance Costs Coverage	\$25K/\$25K
Additional Defense Costs Limit: (Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)	NIL
Breach Event Costs Outside the Limit Enhancement:	INCLUDED



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

	Option 1
NETGUARD® Plus Aggregate Deductible	\$30,000
DEDUCTIBLE PER INSURING AGREEMENT	
Deductibles shown below apply to each claim	
Multimedia Liability Coverage	\$10,000
Security and Privacy Liability Coverage	\$10,000
Privacy Regulatory Defense and Penalties Coverage	\$10,000
PCI DSS Liability Coverage	\$10,000
Bodily Injury Liability Coverage	\$10,000
Property Damage Liability Coverage	\$10,000
TCPA Defense Coverage	\$10,000
Breach Event Costs Coverage	\$10,000
Post Breach Remediation Costs Coverage	\$10,000
BrandGuard™ Coverage	
Waiting Period	2 weeks
Period of Indemnity	6 months
System Failure Coverage	
A. Data Recovery Deductible	\$10,000
B. Non-Physical Business Interruption	
Waiting Period	8 hours
Period of Restoration	6 months
Dependent System Failure Coverage	
A. Data Recovery Deductible	\$10,000
B. Non-Physical Business Interruption	
Waiting Period	12 hours
Period of Indemnity	4 months
Cyber Extortion Coverage	\$10,000
Cyber Crime Coverage	\$10,000
Bricking Loss Coverage	\$10,000
Property Damage Loss Coverage	\$10,000
Reward Expenses Coverage	\$10,000
Court Attendance Costs Coverage	None



REQUIRED ADDITIONAL UNDERWRITING INFORMATION

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

DUE PRIOR TO BINDING:

- Confirmation of the Insured address and how it should read on the policy.

DUE WITHIN 7 DAYS OF BINDING:

- A signed application, dated within 45 days of the effective date.

NOTES AND APPLICABLE ENDORSEMENTS

NGP1082-52020	Amendment of Other Insurance Provisions: Excess Insurance
NGP1045-122023	Biometric Information Privacy Act Exclusion
NGP1115-112023	Dependent System Failure Non-IT Service Provider Sublimit Non-IT Service Provider Sublimit: \$1,000,000 each Claim/\$1,000,000 Aggregate Waiting Period: To Match DSF Waiting Period hours
NGP1110-22023	Limit Cyber Amendatory
NGP1078-52020	Nuclear Incident Exclusion
NGP1076-42020	Policyholder Disclosure Notice of Terrorism Insurance Coverage
NGP1075-42020	Service of Suit
NGP1084-72020	Supplemental Personal Cyber Benefit for Senior Executives
NGP1108-22024	Unlawful Collection of Data Exclusion
NGP1109-102023	War and Cyber Operation Exclusion
NGP1142-122024	Cyber Crime Amendatory Undelivered Goods or Services
NGP1146-52025	Cyber Extortion Amendatory: Pay on Behalf



TERMS AND CONDITIONS

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

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

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

Non-Binding Renewal Indication is valid through December 01, 2025. Underwriters reserve the right to change the terms indicated or decline to quote the account.



Kendall County Agenda Briefing

Meeting Type: Human Resources and Insurance

Meeting Date: 11/3/2025

Subject: Agreement with Alliant Insurance Services, Inc. for Professional Insurance Brokerage and Consulting Services for Property Insurance, Liability Insurance, Cyber Insurance, and Workers' Compensation Insurance in an amount not to exceed \$52,500 per year for the period of December 1, 2025, through November 30, 2029.

Prepared by: Leslie Johnson, Human Resources Director

Department: Human Resources Department

Action Requested:

To direct staff to prepare an agreement with Alliant Insurance Services, Inc. for Professional Insurance Brokerage Services and to forward it to the County Board for approval, only if Committee forwards the ICRMT insurance proposal to the County Board for approval.

Board/Committee Review:

On 8/4/25, the Committee reviewed responses to Kendall County's Request for Proposals (RFP) for insurance brokerage services and selected Alliant's proposal. However, the Committee deferred forwarding this recommendation until the Committee received and selected insurance for 2026 policy year.

Fiscal impact:

\$52,500 per year for a four year contract term.

Background and Discussion:

On 8/4/25, the Committee reviewed responses to the County's Request for Proposals (RFP) for insurance brokerage services and selected Alliant's proposal. However, the Committee deferred forwarding this recommendation to the County Board for approval pending receipt of the 2026 insurance proposals and determination of whether brokerage services would still be required. If the Committee selects and forwards the ICRMT insurance proposal to the County Board for approval, the County will continue to require insurance brokerage services. Conversely, if the Committee selects and forwards a CIRMA insurance proposal for approval, brokerage services would no longer be necessary.

Staff Recommendation:

If the ICRMT proposal is forwarded to the County Board for approval, the Committee should direct staff to prepare an agreement with Alliant and forward the agreement to the County Board for approval.

Attachments:

None