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[www.bensenville.il.us](http://www.bensenville.il.us)

VILLAGE BOARD

May 1, 2023

**President**  
Frank DeSimone

**Board of Trustees**  
Rosa Carmona  
Ann Franz  
Marie T. Frey  
McLane Lomax  
Nicholas Panicola Jr  
Armando Perez

**Village Clerk**  
Nancy Quinn

**Village Manager**  
Evan K. Summers

Mr. Michael Rost  
Allium Data  
1919 14<sup>th</sup> Street, Suite 700  
Boulder, Colorado 80302-5482

Re: April 17, 2023 FOIA Request

Dear Mr. Rost:

I am pleased to help you with your April 17, 2023 Freedom of Information Act ("FOIA"). The Village of Bensenville received your request on April 24, 2023. You requested copies of the items indicated below:

*"1. A Copy of the last property & casualty insurance renewal summary for all lines of insurance purchased by the city (general liability, auto, workers comp, professional, directors and office, etc.). This document summarizes the insurance terms, limits, deductibles, premium and exclusion. 2. A copy of the last employees benefits insurance renewal summary for health, dental, and vision plans sponsored by the city. This document shows plan options available to the city's employees and the pricing for employee, employee plus spouse, employee plus family."*

Your FOIA is hereby granted in full with the enclosed records. No redactions have been made.

Very truly yours,

  
Corey Williamsen  
Freedom of Information Officer  
Village of Bensenville

PUBLIC RECORDS  
ALLIUM DATA  
1919 14TH ST STE 700  
BOULDER, CO 80302-5482

13232

\*\*\*\*\*AUTO\*\*MIXED AADC 130  
THE CITY OF BENSENVILLE  
12 S CENTER ST  
BENSENVILLE IL 60106-2130

PL1 T3 P1 S1159



4/17/2023

Dear Public Records Department:

Please consider this letter as a public records request for commercial purposes as defined under the laws applicable to your jurisdiction.

We are requesting:

1. A copy of the last property & casualty insurance renewal summary for all lines of insurance purchased by the city (general liability, auto, workers comp, professional, directors and officers, etc.). This document summarizes the insurance terms, limits, deductibles, premium and exclusions.
2. A copy of the last employee benefits insurance renewal summary for health, dental and vision plans sponsored by the city. This document shows plan options available to the city's employees and the pricing for employee, employee plus spouse, employee plus family.

Please respond with PDF versions of the requested documents or any questions you may have to the following email address;  
[publicrecords@alliumdata.com](mailto:publicrecords@alliumdata.com)

Thank you,

Michael Rost  
Founder & CEO  
Allium Data

RECEIVED

APR 24 2023

Village of Bensenville  
Village Clerk's Office



**RESOLUTION NO. R-128-2022**

**RESOLUTION AUTHORIZING A CONTRACT WITH ILLINOIS COUNTIES RISK MANAGEMENT TRUST AND OTHER ANCILLARY INSURANCE COMPANIES FOR COMPREHENSIVE LIABILITY INSURANCE PACKAGE EFFECTIVE DECEMBER 1, 2022**

**WHEREAS**, the VILLAGE OF BENSENVILLE (hereinafter the “VILLAGE”) is a municipal corporation established and existing under the laws of the State of Illinois pursuant to the Illinois Municipal Code, 65 ILCS 5/1-1-1 *et seq.*; and

**WHEREAS**, the VILLAGE is empowered to make all agreements, contracts, and engagements, and to undertake other acts as necessary, in the exercise of its statutory powers; and

**WHEREAS**, the Alliant Mesirow, acting as broker for the Village, obtained a quote totaling \$333,307 for liability-related insurance services for the period from December 1, 2022 to November 30, 2023 from Illinois Counties Risk Management Trust (ICRMT), including crime and liquor liability coverage that was previously covered under a separate binder; and

**WHEREAS**, the Alliant Mesirow, acting as broker for the Village, obtained quotes from an ancillary insurance providers for underground storage tank coverage for December 1, 2022 to November 30, 2023 totaling \$1,708; and

**WHEREAS**, the President and Board of the Village Trustees have determined it reasonable and necessary for the Village to enter into an agreement with ICRMT and other ancillary insurance providers for the provision of insurance, including general liability, auto, and property coverage.

**NOW, THEREFORE BE IT RESOLVED** by the President and the Board of Trustees of the Village of Bensenville, Counties of DuPage and Cook, Illinois, as follows:

**SECTION ONE:** That the recitals set forth above are incorporated herein and made a part hereof.

**SECTION TWO:** That the Village Board hereby authorizes the Village Manager to enter into the contract for insurance services with ICRMT and other ancillary insurance providers for the period of December 1, 2022 to November 30, 2023 with a total not-to exceed \$333,015.

**SECTION THREE:** That the Village Board waives any bidding requirements related to the purchase arrangement.

**SECTION FOUR:** That this Resolution shall take effect immediately upon its passage and approval as provided by law.

**PASSED AND APPROVED** by the President and Board of Trustees of the Village of Bensenville, Illinois this 15<sup>th</sup> day of November 2022.

APPROVED:



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Frank DeSimone, Village President

ATTEST:



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Nancy Quinn, Village Clerk

AYES: Franz, Frey, Lomax, Panicola

---

NAYS: None

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ABSENT: Carmona, Perez

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# Village of Bensenville



2022 – 2023

## Property, Liability and Workers' Compensation Insurance Proposal

Presented on October 19, 2022 by:

Dane Mall  
Account Executive

Josh Mezyk  
Account Manager - Lead

Alliant Insurance Services, Inc.  
353 North Clark Street  
Chicago, IL 60654  
O 312 595 6200

CA License No. 0C36861

[www.alliant.com](http://www.alliant.com)

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## Executive Summary

The Public Entity Professionals of Alliant Insurance Services, Inc. would like to thank you for the opportunity to present the December 1<sup>st</sup>, 2022 to 2023 property, casualty and workers' compensation insurance renewal proposal to the Village of Bensenville. Despite the pandemic largely in the rearview mirror, the economic aftermath continues to challenge all aspects of lives as a recession looms and inflation increases costs to consumers and businesses across the spectrum. Amid this backdrop--- public entities, like the Village of Bensenville, will continue to feel the impact of these economic conditions in a variety of ways. Notably, the property and casualty insurance marketplace will continue to be influenced by these economic challenges and other contributing factors related to climate, societal conflict and available insurance market capacity.

### State of the Insurance Marketplace

The impact of the COVID-19 pandemic, civil unrest and distrust of law enforcement, cyber threats and continued severe global weather-related property losses are having a prolonged impact on the insurance marketplace for public entities. Most directly, the intersection of societal influences, pandemic uncertainty, economic turmoil and claims experience has led to a shrinking appetite for public entity liability risks. The challenging market conditions that began in 2019 have not waned significantly over the last few years and have resulted in arguably the hardest insurance market in history--- rivaled only by the insurance crisis of the mid-1980s.

Primary factors driving market conditions include:

- **Excess Liability** impacted by social inflation and out-of-control "nuclear verdicts" are driving costs (e.g. \$33.5 million Cook County verdict in 2022 involving police pursuit) and a limited number of carriers that are willing to underwrite public entity liability exposures.
- **Law Enforcement Liability** continues to be a key concern for public entity underwriters. Police liability claims are increasingly difficult to win at trial. Continued pressure to erode and/or remove immunities are creating uncertainty. Police Reform and Qualified Immunity will continue to have ramifications on the insurance market. As a result, standalone law enforcement liability policies are being required for some counties and cities.
- **Employment-Related Liability** social movements are likely to continue to play a part in employment litigation and EPL claims in 2023. Empowered employees are more readily calling out inappropriate workplace conduct, which has contributed to a 50% rise in sexual harassment lawsuits against employers in the last five years, according to the U.S. Equal Employment Opportunity Commission (EEOC).

- **Cyber Liability** in the past three years, the number of cyber insurance claims reported in the United States rose by 100% per year according to Fitch Ratings. Higher premiums for public organizations are a result of rising demand for coverage amid more frequent and costly cybercrime incidents — often ransomware attacks. Public Entity has been the most successfully targeted sector in terms of penetration by the attackers and the frequency of attacks. Insurers have had to payout more, which has led to higher premiums and tightened standards for obtaining coverage. Carriers are lowering limits on coverage (i.e. ransomware) and the number of carriers writing public entities is shrinking.
- **Property** claims, once considered short tail losses, are now taking longer to bring to resolution due to supply chain issues and labor shortages, which is increasing claim values. "Insurance to Value" is a concern for underwriters as labor shortages, material costs, and supply chain interruption has increased reconstruction costs nearly 6% from 2020 to 2021. No state was immune to this trend, with individual states experiencing anywhere from 3.4% to 9.72% increases. The country's infrastructure is also aging, which has an outsized impact on public entity property programs. Despite these factors, the property marketplace is showing signs of stabilization.
- **Workers' Compensation** has not currently been impacted negatively since the payroll exposure base adjusts automatically for wage inflation and medical prices have not followed the overall 9% consumer inflation. Workers' compensations largely driven by individual client loss experience.

## Insurance Renewal

A competitive insurance market solicitation during last year's renewal (12/1/2022 to 12/1/2022) yielded a significant overall premium savings from the previous term. Specifically, the Village moved its property, casualty and workers compensation coverage from its long-time carriers (Travelers and Illinois Public Risk Fund-IPRF) to the Illinois Counties Risk Management Trust (ICRMT). Last year's overall savings was \$164,384 lower than the previous policy period. It is important to note that decreases in premium pricing of that nature in today's insurance marketplace are extremely rare. Needless to state, competition benefited the Village in a big way.

The Village's operational transition to ICRMT has been smooth as the Village promptly took advantage of ICRMT's many risk management services programs and services. Of the many valued-added services offered by ICRMT, the Village received a comprehensive, value-added property appraisal from Kroll, LLC, a nationally recognized property appraisal firm that specializes in public entities. As noted later in the proposal, the results of the property appraisal have a significant impact on this year's renewal exposure base and ultimately the renewal premium. Other exposure increases (i.e.

payroll) and the overall market conditions noted above have also impacted this year's renewal.

In light of the significant exposure increases mentioned, the Village's 12/1/2022 to 12/1/2023 total renewal premium is \$585,748. This represents a \$111,733 (23.5%) increase in premium from the previously policy period. While this renewal's premium increase is significant, the premium increase does not fully erode the savings realized last year as a result of moving the Village's coverage to ICRMT from Travelers and IPRF. Additionally, the Village can feel more confident that the identified exposure changes to the Village's property and assets are better accounted for and scheduled appropriately for coverage with ICRMT.

### **Conclusion**

As always, Village staff (Marisol Leyva, Julie McManus) were very helpful in organizing and providing underwriting data to enable a quick and timely renewal proposal. Joe Caracci's efforts in reviewing the property appraisal were also very appreciated. Meetings throughout the year with staff and the safety committee(s) are collaborative and productive. Without doubt, the Village's risk management and safety commitment are progressive and "best-in-class"). Of note, the Public Works safety committee is really cultivating employee safety engagement and awareness, and the execution of department's safety training plan is remarkable.

Thank you so much for the opportunity to present the renewal results. We are very excited for the coming year to service the Village's property & casualty and worker's compensation insurance needs, and look forward to a productive 2023.

We welcome discussion regarding this proposal and thank you for the privilege to partner with the Village of Bensenville.

## Your Service Team

**Michael J. Mackey** Executive Vice President – Producer

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**Jacqui Norstrom** Senior Vice President – Unit Manager

Surety

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Claims Reporting: To reach an Alliant Insurance Services, Inc. claims professional after 5:00 PM weekdays(EST) and weekends, please call 312.595.6200 and follow the prompts.

## Coverage Tower

### ICRMT- PROPOSED Program Structure

12/1/2022 – 12/1/2023 (Property/Casualty/Workers Compensation)

\$10M Occurrence	\$10M Occurrence	\$10M Occurrence	\$10M Occurrence	Building Limit \$178,794,477 Personal Property \$6,209,120  Extra Expense/ Business Inc. \$1,000,000  Mobile Equipment Above \$10,000 \$268,695  Mobile Equipment Under \$10,000 \$124,398  Equipment Breakdown \$100,000,000	\$2,404,685 88 Units  <b>ICRMT</b>	\$500,000 Limit  <b>ICRMT</b>	\$3,000,000 Limit Policy Period 2/1/2023- 2/1/2024  <b>BCS</b>	\$500K Limit  <b>ICRMT</b>	\$1M Limit First & Third Party Liability  <b>Chubb / Ace</b>	\$5,000 Ret.	\$25,000 Ded.	\$10M Occurrence	\$10M Aggregate	Statutory (Unlimited)							
\$1M Occ. \$3M Agg. \$1M Prod/Comp	\$1M Occ. \$3M Agg.	\$1M Occ.	\$1M Occ. \$1M Agg.																		
\$25,000 Ded.	\$25,000 Ded.	\$25,000 Ded.	\$25,000 Ded.	\$25,000 Ded.	\$2,500 Ded.	\$5,000 Ded.	\$5,000 Ret.	\$5,000 Ret.	\$5,000 Ret.	\$5,000 Ret.											
General Liability	Law Enforcement Liability Prior Acts Law Enforcement Tail Retro 8/20/2015	Automobile Liability	Public Officials Employment Practices Liability Claims Made - Retro Date- 9/1/2006 Employee Benefits Retro 12/1/2018	Property - Building and Contents (Mobile Equipment Deductible \$1,000)	Auto Physical Damage	Crime Employee Dishonesty	Cyber Liability	Violent Event Response	Underground Storage Tank Liability	Workers' Compensation And Employer's Liability											

All coverages and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer. Chart is not to scale.

## Premium Summary

	<b>Travelers IPRF P&amp;C- 12/1/2020- 12/1/2021 WC- 1/1/2020 to 1/1/2021</b>	<b>Expiring- ICRMT 12/1/2021 to 12/1/2022</b>	<b>Renewal- ICRMT 12/1/2022 to 12/1/2023</b>
<b>Package Type text here</b>	<b>Travelers</b>	<b>ICRMT</b>	<b>ICRMT</b>
General Liability Premium	\$42,349	Included	Included
Auto Liability Premium	\$25,893	Included	Included
Auto Physical Damage Premium	\$9,746	Included	Included
Law Enforcement Liability Premium	\$27,731	Included	Included
Public Officials / Employment Practices Liability Premium	\$27,770	Included	Included
Excess Liability Premium	\$30,721	Included	Included
Property Premium	\$74,063	Included	Included
Employee Benefits Liability	\$343	Included	Included
Inland Marine	\$3,805	Included	Included
<b>Package Subtotal</b>	<b>\$242,421</b>	<b>\$254,549</b>	<b>\$333,307</b>
	<b>IPRF</b>	<b>ICRMT</b>	<b>ICRMT</b>
<b>Workers' Compensation</b>	\$375,675	\$218,000	\$250,732
	<b>Hanover</b>	<b>ICRMT</b>	<b>ICRMT</b>
Crime	\$4,127	Included	Included
	<b>Lloyds</b>	<b>ICRMT</b>	<b>ICRMT</b>
Liquor Liability	\$1,934	Included	Included
	<b>Chubb/Ace</b>	<b>Chubb/Ace</b>	<b>Chubb/Ace</b>
<b>Underground Storage Tank Liability</b>	\$1,466	\$1,466	\$1,708
<b>Total Annual Premium (Estimated due to WC audited payroll)</b>	<b>\$638,399</b>	<b>\$474,015</b> (\$164,384, savings over expiring)	<b>\$585,747</b> (\$111,732, increase over expiring)
Safety Grants & Value Added Services	\$34,904	\$29,000	\$29,000

- Cyber Liability Renewal- February 1, 2023

## Exposure Summary

Exposure	Expiring	Renewal	Change
<b>Property</b>			
Building Values	\$66,690,107	\$178,794,477	+168%
Contents Values	\$26,972,809	\$6,209,120	-77%
Total Values	\$93,662,916	\$185,003,597	+98%
<b>Workers Compensation</b>			
Payroll	\$10,491,600	\$11,240,435	+7%
Experience Modification	.82	.88	+7.3%
<b>Liability</b>			
Gross Expenditures	\$64,600,000	\$76,100,000	+18%

## Named Insured / Additional Named Insureds

### Named Insured(s)

Village of Bensenville

### Additional Named Insured(s)

None

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### NAMED INSURED DISCLOSURE

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

## Commercial Property

INSURANCE COMPANY: POLICY/COVERAGE TERM:	ICRMT 12/1/2021-2022	ICRMT 12/1/2022-2023
<b>Property</b>		
Buildings & Contents	\$93,662,916 (Replacement Cost)	\$185,003,597 (Replacement Cost)
Replacement Cost	Yes	Yes
All Risk	Yes	Yes
Deductible	\$25,000	\$25,000
Co-Insurance	No	No
Blanket Limit	Yes	Yes
Marginal Clause - 120% of Scheduled Value	Yes	Yes
Deductible	\$25,000	\$25,000
<b>Flood</b>		
Annual Aggregate	\$2,500,000	\$2,500,000
Flood Deductible	\$100,000 per policy schedule locations	\$100,000 per policy schedule locations
<b>Earthquake</b>		
Annual Aggregate	\$5,000,000	\$5,000,000
Earthquake Deductible	\$100,000	\$100,000
<b>PROPERTY COVERAGE EXTENSIONS</b>		
Accounts Receivable		
At Described Premises	\$1,000,000	\$1,000,000
In Transit or Undescribed Premises	\$1,000,000	\$1,000,000
Appurtenant Buildings or Structures	Silent	Silent
Business Income	\$1,000,000	\$1,000,000
Claim Data Expense	Silent	Silent
Debris Removal	\$250,000	\$250,000
Extra Expense	\$25,000	\$1,000,000
Fine Arts		
At Described Premises	\$1,000,000	\$1,000,000
In Transit	\$1,000,000	\$1,000,000
“Fungus”, Wet Rot, Dry Rot and Bacteria – Limited Coverage	\$15,000	\$15,000

Newly Acquired or Constructed Property – Each Building Limit -- Contents Limit	\$1,000,000	\$1,000,000
Personal Effects	\$100,000	\$100,000
Unnamed Locations	\$1,000,000	\$1,000,000
Valuable Papers and Records At Described Premises In Transit or Undescribed Premises	\$1,000,000	\$1,000,000
Preservation of Property Expenses to move and temporarily store prop. Direct loss or damage to moved property	\$100,000	\$100,000

\*Included means included in applicable Covered Property Limit of Insurance

Inland Marine		
Contractor's Equipment Greater than or equal to \$10,000 Less than \$10,000	\$393,098 (scheduled items)	\$393,098 (scheduled items)
<b>Inland Marine Coverage Extensions</b>		
Newly Acquired Contractor's Equipment Rental Cost Loss to any one "Replacement Item"	Silent	Silent
Debris Removal of Covered Property	25% of loss or \$500,000 whichever greater	25% of loss or \$500,000 whichever greater
Fire Department Service Charge	Included	Included
Pollutant Clean Up and Removal	\$100,000	\$100,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## General Liability / Sexual Abuse Liability

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
<b>General Liability</b>		
Each Occurrence	\$1,000,000	\$1,000,000
General Annual Aggregate	\$3,000,000	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000	\$1,000,000
Medical Expense Limit	\$50,000	\$50,000
Employee Benefits Liability		
Aggregate Limit	\$1,000,000	\$1,000,000
Each Employee Limit	\$1,000,000	\$1,000,000
<b>Deductible – General Liability</b>	\$25,000	\$25,000
<b>Deductible – Employee Benefits</b>	\$25,000	\$25,000
<b>Sexual Abuse Liability</b>	<b>– Claims Made</b>	<b>– Claims Made</b>
Aggregate Limit	\$1,000,000	\$1,000,000
Each Abuse or Molestation Limit	\$1,000,000	\$1,000,000
Retroactive Date	12/01/2018	12/01/2021
<b>Deductible</b>	<b>\$25,000</b>	<b>\$25,000</b>

Named Insureds are covered for all operations. Additional Insureds are only covered with respect to their interest in your operations. See each individual policy for details.

**See Disclaimer Page for Important Notices and Acknowledgement**

## Business Auto

**INSURANCE COMPANY:**  
**POLICY/COVERAGE TERM:**

**ICRMT**  
**12/1/2021-2022**

**ICRMT**  
**12/1/2022-2023**

<b>Auto Liability</b>		
Each Occurrence	\$1,000,000	\$1,000,000
Auto Medical Payments - Per Person	\$5,000	\$5,000
<b>Deductible</b>	\$25,000	\$25,000
Uninsured & Underinsured Motorist Liability	\$40,000	\$40,000
<b>Deductible</b>	\$0	\$0
<b>Auto Physical Damage</b>		
Total Schedule Value	\$2,404,685	\$2,404,685
Total Agreed Value	\$0	\$0
Number of Vehicles	88	88
<b>Deductible - Comprehensive Per Loss</b>	\$2,500	\$2,500
<b>Deductible - Collision Per Loss</b>	\$2,500	\$2,500

**See Disclaimer Page for Important Notices and Acknowledgement**

## Law Enforcement Liability

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
<b>Law Enforcement Liability</b>		
Each Occurrence	\$1,000,000	\$1,000,000
General Annual Aggregate	\$3,000,000	\$3,000,000
<b>Deductible</b>	\$25,000	\$25,000

See Disclaimer Page for Important Notices and Acknowledgement

## Public Officials / Employment Practices Liability

**INSURANCE COMPANY:**  
**POLICY/COVERAGE TERM:**

**ICRMT**  
**12/1/2021-2022**

**ICRMT**  
**12/1/2022-2023**

<b>Public Officials Liability</b>	<b>– Claims Made</b>	<b>– Claims Made</b>
Each Occurrence	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000
Retroactive Date	9/01/2006	9/01/2006
<b>Deductible</b>	<b>\$25,000</b>	<b>\$25,000</b>

<b>Employment Practices Liability</b>	<b>– Claims Made</b>	<b>– Claims Made</b>
Each Occurrence	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000
Retroactive Date	9/01/2006	9/01/2006
<b>Deductible</b>	<b>\$25,000</b>	<b>\$25,000</b>

**See Disclaimer Page for Important Notices and Acknowledgement**

## Excess Liability

INSURANCE COMPANY: POLICY/COVERAGE TERM:	Travelers Indemnity 12/1/2021-2022	ICRMT 12/1/2021-2022
<b>Excess Liability</b>		
General Aggregate Limit	\$10,000,000	\$10,000,000
<b>Retained Limit</b>	None	None
<b>Underlying Coverage</b>		
General Liability	\$1,000,000	\$1,000,000
Employee Benefits Liability	\$1,000,000	\$1,000,000
Auto Liability	\$1,000,000	\$1,000,000
Law Enforcement Liability	\$1,000,000	\$1,000,000
Public Entity Management Liability	\$1,000,000	\$1,000,000
Employment-Related Practices Liability	\$1,000,000	\$1,000,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Workers' Compensation

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
Bodily Injury by Accident	\$2,500,000	\$2,500,000
Bodily Injury by disease (each employee)	\$2,500,000	\$2,500,000
Bodily Injury by disease (policy limit)	\$2,500,000	\$2,500,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Crime

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
<b>Crime Liability</b>		
Employee Theft – Per Loss	\$500,000	\$500,000
Forgery or Alteration	\$500,000	\$500,000
Inside the Premises – Theft of Money and Securities	\$500,000	\$500,000
Outside the Premises	\$500,000	\$500,000
Computer Fraud	\$500,000	\$500,000
Funds Transfer Fraud	\$500,000	\$500,000
Money Orders and Counterfeit Money Other Insuring Agreements Added by Endorsement	\$500,000	\$500,000
Deductible	\$5,000	\$5,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Underground Storage Tank

**INSURANCE COMPANY:**

**POLICY/COVERAGE TERM:**

CHUBB/ACE

12/1/2021-2022

CHUBB/ACE

12/1/2022-2023

Limit of Liability	\$1,000,000	\$1,000,000
Aggregate Limit of Liability	\$2,000,000	\$2,000,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Liquor Liability

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
Liquor Liability		
Combined Single Limit	\$1,000,000	\$1,000,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Disclosures

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

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

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

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

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

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

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

## NY Regulation 194

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

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

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

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## Other Disclosures / Disclaimers

### FATCA:

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

### Claims Reporting:

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

### Claims Made Policy:

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

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

## Other Disclosures / Disclaimers - Continued

### NRAA

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

### Changes and Developments

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

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

## Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

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

## Optional Coverages

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

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

- Directors & Officers Liability
- Employed Lawyers
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- Medical Malpractice Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workplace Violence

## Glossary of Insurance Terms

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

- <http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx>
- <http://www.ambest.com/resource/glossary.html>
- <http://www.irmi.com/online/insurance-glossary/default.aspx>

## Binding Requirements Recap

Below is a recap by Line of Coverage. **ALL** coverage(s) require the following:

- A written request to bind coverage
- A signed and dated Client Notification of Carrier Ratings Policy, Guidelines and Practices letter is required prior to binding (only if the carrier rating is below a B+, or not rated)
- All Surplus Lines Taxes/Fees are Fully Earned (only applies to a non-admitted carrier)

Coverage Line and Description of Subjectivity(ies)	Effective Date
Commercial Property	December 1, 2022
General Liability / Professional Liability	December 1, 2022
Business Auto	December 1, 2022
Commercial Umbrella	December 1, 2022
Crime	December 1, 2022
Liquor Liability	December 1, 2022
Underground Storage Tank Liability	December 1, 2022
Workers' Compensation and Employers Liability	December 1, 2022

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

## Request to Bind Coverage

Village of Bensenville

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

Coverage Line	Bind Coverage for:
Illinois Counties Risk Management Trust (ICRMT) (Commercial Package, and Workers' Compensation)	<input type="checkbox"/>
<b><u>OTHER COVERAGE</u></b>	
Chubb/Ace Underground Storage Tank Liability	<input type="checkbox"/>
<b>Did you know that Alliant works with premium financing companies? Are you interested in financing your annual premium?</b>	
<input type="checkbox"/> Yes, please provide us with a financing quote.	<input type="checkbox"/> No, we do not wish to finance our premium.

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

*E.K. Summers*

11/15/2022

Signature of Authorized Insured Representative

Date

Village Manager

Title

Evan K. Summers

Printed / Typed Name

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

## Exhibits



**ICRMT- "THE VALUE"**

**Village of Bensenville**

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

**CAN YOU AFFORD NOT TO BE PROTECTED?**

**ICRMT – "THE VALUE"**

**ICRMT Direct Services and Value:**

- IPMG Risk Management - \$2,000
  - o Online Training Portal
  - o Regional Seminars
- Law Enforcement Training through Legal Liability Risk Management Institute (LLRMI)
  - o Used by over 2000 Law Enforcement officers in Illinois
  - o Road and Jail Policies and Procedures - \$3,500
  - o Officer Training - 16 officers @ \$500 per - \$8,000
    - Web based training Regional Training
    - Legal updates from Supreme Court and 7th Circuit.
- Property Appraisals through Duff & Phelps - \$2,500 (\$10,000 every four years)
- Open Door Legal - \$1,000
  - o ICRMT provides unlimited access to OKGC, the lead litigation firm for ICRMT, allowing the municipality to receive legal advice, opinions, severance package work etc...
- Employee Handbook, legal review - \$2,000

**DIRECT VALUE: \$19,000**

**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.

**PLEASE TAKE ADVANTAGE OF THE BENEFIT THAT IS ICRMT!**



## Quote

# ILLINOIS COUNTIES RISK MANAGEMENT TRUST

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## INSURANCE PROGRAM RENEWAL



## Bensenville, Village of

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**PRESENTED BY:**

Alliant Mesirow Insurance Services

**POLICY YEAR:**

DEC 01, 2022 - DEC 01, 2023

**Quote Number:**

R3-1001038-2223-01

**ADMINISTERED BY:**



## ABOUT ICRMT

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

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



*Size: 425+ Members*



*Retention Rate: 97%*



*Total Premium: \$102+ Million*



# PROGRAM MANAGEMENT

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PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

## ACCOUNT EXECUTIVES

### JEFF WEBER

Executive Vice President  
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### BOB SPRING

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### KYLE SHELL

Account Executive  
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## UNDERWRITING

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### KRISTEN TRACY

VP - Public Entity Underwriting  
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### DANIEL KOLE

Program Underwriting Associate  
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## PROGRAM ADMINISTRATION

### JACKIE KING

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### KIM DIEDERICH

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### TIM OLSON

ICRMT Administrative Assistant  
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630.485.5924



# RISK MANAGEMENT & LOSS CONTROL SERVICES

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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

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## **BRIAN DEVLIN**

Senior Vice President  
[brian.devlin@ipmg.com](mailto:brian.devlin@ipmg.com)  
630.485.5922

## **MARK BELL**

Public Entity Team Director  
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## **JEFF BACIDORE**

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## **DAN LUTTRELL**

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## **JOSH BLACKWELL**

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## **BEN HARMENING**

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- Law Enforcement Practice  
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## **KEVIN MADEIRA**

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## **BRANDON BEYER**

Risk Management Support Specialist  
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630.485.5954



# CLAIMS MANAGEMENT SERVICES

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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

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### DONNA FROMM

WC Claims Director  
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630.485.5950

### SUSANNE SKJERSETH

PC Claims Manager  
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314.293.9723



# ICRMT FEATURES AND BENEFITS

## Program Highlights

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

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



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## 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
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$50,000

**Deductible: \$25,000 each occurrence**

### Sexual Abuse Liability – Claims Made

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

Retroactive Date: **12/01/2021**

Innocent Party Defense Coverage Included

**Deductible: \$25,000**

### COVERAGES INCLUDE

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



## COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

### COVERAGE

### LIMITS

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

**Deductible: \$25,000 each occurrence**

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



# COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

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## COVERAGE

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

**Deductible: \$25,000 each occurrence**

## COVERAGE INCLUDE

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

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



# COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

## AUTO LIABILITY

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

**Deductible: \$25,000 each occurrence**

## UNINSURED & UNDERINSURED MOTORIST LIABILITY

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

## AUTO PHYSICAL DAMAGE

Total Scheduled Value	\$2,404,685
Total Agreed Value	\$0
Number of Vehicles	88

**Comprehensive Per Loss Deductible: \$2,500**

**Collision Per Loss Deductible: \$2,500**

**\*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/Overtur 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: **09/01/2006**

**Deductible: \$25,000 each occurrence**

## EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **09/01/2006**

**Deductible: \$25,000 each occurrence**

## EMPLOYEE BENEFITS LIABILITY

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **12/01/2018**

**Deductible: \$25,000 each occurrence**

## COVERAGES INCLUDE

- Employee Wage Reimbursement
  - Each Occurrence \$10,000
  - Annual Aggregate \$20,000
- Non-Monetary Legal Defense
  - Each Occurrence \$50,000
  - Annual Aggregate \$50,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act



## COVERAGE SUMMARY: EXCESS LIABILITY

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Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$10,000,000
Law Enforcement Liability	\$1,000,000/\$3,000,000	\$10,000,000
Auto Liability	\$1,000,000	\$10,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$10,000,000

### COVERAGES EXCLUDED

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



# COVERAGE SUMMARY: PROPERTY

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

## COVERED PROPERTY

	<b>LIMITS</b>
Building Value	\$178,794,477
Business Personal Property Including Stationary EDP	\$6,209,120
Personal Property of Others	\$100,000
Newly Constructed or Acquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000

**Deductible: \$25,000**

**\*Or as indicated on the Schedule**

## ADDITIONAL PROPERTY COVERAGES

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

**Deductible: \$100,000 or 5% of the damaged location; whichever is greater**

Flood	\$5,000,000
Program Aggregate (Excluding Flood Zone A and V)	\$250,000,000

**Deductible: \$100,000 per occurrence**

## COVERED COSTS & EXPENSES

Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0
Course of Construction (Builders Risk)	\$1,000,000
Debris Removal (whichever is greater)	25% or \$500,000
Pollutant Cleanup and Removal, aggregate in any one Policy Year	\$100,000
Fire Department Service Charge	\$5,000
Fire Protection Equipment Discharge	\$5,000
Ordinance or Law Coverage	\$10,000,000
Preservation of Property	\$100,000
Protection of Property	\$100,000



## COVERAGE SUMMARY: PROPERTY (cont.)

### SUPPLEMENT COVERAGE

	LIMITS	
Unnamed Locations - Unintentional E&O	\$1,000,000	
Communication Towers	\$100,000	
Tree, Shrubs, and Plants are subject to a maximum per item of		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Golf Course Tees and Greens		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Interruption of Computer Operations		
Per occurrence	\$50,000	
Annual Aggregate	\$100,000	
Personal Effects	\$100,000	
Retaining Walls and Other Outdoor Walls	\$10,000	
Underground Sprinkler System	\$100,000	
Utility Services - Direct Damage	\$1,000,000	
Utility Services - Time Element	\$1,000,000	
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage		
Direct Damage	\$15,000	
Business Income and Extra Expense	\$15,000	
Extra Expense Number of Days	30 days	
Ancillary Buildings	\$10,000	
Sewer Backup	\$250,000	
Outdoor Property - including but not limited to:	\$100,000	
Fences	Goal Posts	Traffic Lights/Control Boxes
Light Fixtures/Poles	Playground Equipment	Bleachers
Road Signs	Scoreboards	Ticket Booths
Non-Utility Poles	Benches	Dugouts
Fountains	Statues	Bike Racks
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a \$5,000 minimum deductible



## COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

### SCHEDULED LIMITS

	LIMITS
Mobile Equipment greater than or equal to \$10,000 per item	\$268,695
Mobile Equipment less than \$10,000 per item	\$124,398

**Deductible: \$1,000**

**\*Or as indicated on the Schedule**

### COVERED COSTS & EXPENSES

Fine Arts	\$1,000,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000
Contractors Equipment Non-Owned	
Per Item	\$100,000
Per Occurrence	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Clean-Up	\$100,000
Fire Department Equipment	\$50,000
Musical Instruments, Athletic Equipment & Uniforms	\$500,000
Unscheduled Watercrafts	\$100,000



## COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE	LIMIT
Total Building and Contents Value	\$100,000,000
<b>Deductible: \$25,000</b>	
<b>BI/EE &amp; Utility Interruption Deductible: 24 Hours</b>	

### 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

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COVERAGE	LIMIT
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises - Money & Securities	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000
Social Engineering/False Pretenses	\$50,000

**Deductible: \$5,000**

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



## COVERAGE SUMMARY: WORKERS' COMPENSATION

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### COVERAGE

### LIMIT

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

**Deductible: \$0**

### 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	\$633,552	9.06	\$57,400
7520	Waterworks Operation	\$1,250,702	4.62	\$57,782
7580	Sewage Disposal Plant	\$154,368	3.29	\$5,079
7610	Radio or Television Broadcasting	\$160,886	0.70	\$1,126
7720	Law Enforcement	\$4,427,360	7.29	\$322,755
8380	Auto Repair	\$82,115	4.54	\$3,728
8810	Clerical	\$3,228,864	0.44	\$14,207
8868	Teachers/College/Professional	\$214,400	0.34	\$729
9015	Building Operations/Custodial/Maintenance NOC	\$235,840	16.69	\$39,362
9102	Parks	\$197,248	5.83	\$11,500
9154	Theater - All Other Employees	\$79,650	1.67	\$1,330
9182	Athletic Sports or Park Operations	\$353,224	2.21	\$7,806
9410	Municipal NOC	\$222,226	2.27	\$5,045
	TOTALS	<b>\$11,240,435</b>		<b>\$527,848</b>

Gross Annual Premium		\$527,848
Increased Limit Multiplier	1.02	\$538,405
Minimum Premium	\$1,000	\$538,405
Experience Modifier	0.88	\$473,796
Schedule Modifier	0.60	\$284,278
Expense Modifier		\$284,278
Subtotal		\$284,278
Premium Discount	11.80%	\$250,733
<b>Total Annual Premium</b>		<b>\$250,732</b>

# PREMIUM SUMMARY

Presented By:  
**Illinois Counties Risk Management Trust**

**Named Insured:** Bensenville, Village of  
**Quote Number:** R3-1001038-2223-01  
**Policy Year:** DEC 01, 2022 - DEC 01, 2023

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Not Covered
Excess Liability	Included
Package Premium	\$333,307
Workers' Compensation	\$250,732
<b>Total Annual Premium</b>	<b>\$584,040</b>



## REQUIREMENTS TO BIND

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The following must be received prior to binding:

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

## CONTACT INFORMATION

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Name

Title

Phone

Email

Role: (Check all that apply)     Primary Contact     Finance     Claims     Loss Control

## CONTACT INFORMATION

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Name

Title

Phone

Email

Role: (Check all that apply)     Finance     Claims     Loss Control



# ACCEPTANCE STATEMENT

**Named Insured:** Bensenville, Village of  
**Quote Number:** R3-1001038-2223-01  
**Policy Year:** DEC 01, 2022 - DEC 01, 2023

<b>Total Annual Premium</b>	<b>\$584,040</b>
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## Terms and Conditions

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

## REQUESTED PAYMENT PLAN:

Annual       50/50       25/6

**FEIN:** \_\_\_\_\_

## Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/01/2022.

Signature of Official

Date



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

# INVOICE

PRESENTED BY: ILLINOIS COUNTIES RISK MANAGEMENT TRUST

**Named Insured:** Bensenville, Village of

**Quote Number:** R3-1001038-2223-01

**Policy Year:** DEC 01, 2022 - DEC 01, 2023

**Total Annual Premium** **\$584,040**

### **Premium Due by Effective Date of Coverage.**

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

## Annual

50/50 \$292,020

25/6 \$146,010

Please Make Checks Payable to:

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

Named Insured:	Bensenville, Village of
Quote Number:	R3-1001038-2223-01
Package Premium Remitted:	



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	1974	Ford	FORD F-900	N90LVV08079	\$2,500	\$1,000		\$38,681
2	1997	Ford	E-150 VAN	1FTEE1423VHB2 3731	\$2,500	\$1,000		\$26,524
3	1992	Chevy	SUBURBAN C1500	1GNEC16K3NJ33 4608	\$2,500	\$1,000		\$30,945
4	1989	Ford	FORD F-900	1FDYL9QA1KVA1 4398	\$2,500	\$1,000		\$38,681
5	2014	Ford	EXPLORER	1FM5K8AR5EGC2 6427	\$2,500	\$1,000		\$30,945
6	2012	Ford	Expedition	1FMJU1J55CEF57 143	\$2,500	\$1,000		\$30,945
7	2009	Ford	Crown Victoria	2FAHP71VX9X11 6988	\$2,500	\$1,000		\$26,524
8	2011	Ford	F150	1FTFW1EF3BKE1 4408	\$2,500	\$1,000		\$30,945
9	2013	Ford	Explorer	1FM5K8AR3DGA 42327	\$2,500	\$1,000		\$30,945
10	2016	Ford	F250	1FT7W2B67GEA7 2868	\$2,500	\$1,000		\$30,945
11	2008	Ford	F250	1FTNF21588EC69 484	\$2,500	\$1,000		\$30,945
12	2008	Ford	F250	1FTNF21508EC96 324	\$2,500	\$1,000		\$30,945
13	2012	Ford	F-450	1FDOW4HY1CEB 08579	\$2,500	\$1,000		\$38,681
14	1999	Ford	F250	1FDNX20L8XED6 3808	\$2,500	\$1,000		\$30,945
15	2016	Ford	Transit	1FTYR2CM6GKA1 1330	\$2,500	\$1,000		\$26,524
16	2008	Ford	F250	1FTNF21548EC96 326	\$2,500	\$1,000		\$30,945
17	2008	Ford	F250	1FTNF21528EC96 325	\$2,500	\$1,000		\$30,945



## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
18	2015	Ford	F250	1FTBF2B63FEA70785	\$2,500	\$1,000		\$30,945
19	2003	Ford	F250	1FTNF21P73EB32191	\$2,500	\$1,000		\$30,945
20	2014	Ford	F150	1FTFW1EF2EFC01365	\$2,500	\$1,000		\$30,945
21	2011	Ford	F250	1FTBF2B60CEA59299	\$2,500	\$1,000		\$30,945
22	2017	Ford	Transit	1FTYR2CM3HKA96113	\$2,500	\$1,000		\$26,524
23	1997	Ford	E150	1FTEE1420VHB23735	\$2,500	\$1,000		\$26,524
24	1997	Ford	E150	1FTEE1429VHB23734	\$2,500	\$1,000		\$26,524
25	1997	Chevy	P30	1GBKP32R1V3306796	\$2,500	\$1,000		\$38,681
26	1999	Ford	F350	1FDWX37F4XED71110	\$2,500	\$1,000		\$30,945
27	2012	Ford	F250	1FT7W2B66CEA59300	\$2,500	\$1,000		\$30,945
28	2005	Ford	F550	1FDAF57PX5EB91953	\$2,500	\$1,000		\$30,945
29	2008	Ford	F550	1FDAF57R18EB08237	\$2,500	\$1,000		\$38,681
30	2008	Ford	F550	1FDAF57R38EB08238	\$2,500	\$1,000		\$38,681
31	2000	Ford	F550	1FDAF56FXYEC60007	\$2,500	\$1,000		\$38,681
32	2008	Ford	F550	1FDAF57R58EB08239	\$2,500	\$1,000		\$38,681
33	2016	Ford	F450	1FD9X4GY8GEB17565	\$2,500	\$1,000		\$38,681
34	2018	Peterbilt	348	2NP3HJ8X0JM486433	\$2,500	\$1,000		\$38,681



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
35	2003	International	7400	1HTWHADT13J06 5258	\$2,500	\$1,000		\$38,681
36	2010	International	7400	1HTWDAAR6AJ1 88975	\$2,500	\$1,000		\$38,681
37	2003	International	DT466	1HTWDAAR43J0 65257	\$2,500	\$1,000		\$38,681
38	2016	Peterbilt	348	2NP3LJ0X7HM41 6948	\$2,500	\$1,000		\$38,681
39	2001	Freight Liner	FL80	1FVABXAK21HJ4 0369	\$2,500	\$1,000		\$38,681
40	2010	International	7400	1HTWDAAR8AJ1 88976	\$2,500	\$1,000		\$38,681
41	2020	Ford	Police Interceptor	1FM5K8ABXLGD1 8360	\$2,500	\$1,000		\$50,945
42	2020	Ford	EXPLORER	1FM5K8AB31GA 97197	\$2,500	\$1,000		\$30,945
43	2020	Ford	EXPLORER	1FM5K8AB1LGD1 8361	\$2,500	\$1,000		\$30,945
44	2020	Ford	EXPLORER	1FM5K8AB1LGA9 7196	\$2,500	\$1,000		\$30,945
45	2020	Ford	EXPLORER	1FM5K8AB31GA 97195	\$2,500	\$1,000		\$30,945
46	2020	Ford	EXPLORER	1FM5K8AB3LGD1 8359	\$2,500	\$1,000		\$30,945
47	2016	Ford	EXPLORER	1FM5K8AR0GGA 96821	\$2,500	\$1,000		\$30,945
48	2020	Ford	Interceptor	1FM5K8AB3MGB 46173	\$2,500	\$1,000		\$50,945
49	2020	Ford	EXPLORER	1FM5K8AB3LGD1 8362	\$2,500	\$1,000		\$30,945
50	2018	Ford	EXPLORER	1FM5K8AR3JGC4 2815	\$2,500	\$1,000		\$30,945
51	2020	Ford	EXPLORER	1FM5K8AB5LGD1 8363	\$2,500	\$1,000		\$30,945



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
52	2018	Ford	TAURUS	1FAHP2MKXJG13 5040	\$2,500	\$1,000		\$26,524
53	2013	Ford	TAURUS	1FAHP2L80DG13 2366	\$2,500	\$1,000		\$26,524
54	1999	Ford	F-150	2FTRX17W7XCA3 4782	\$2,500	\$1,000		\$38,681
55	1997	Ford	ECOLINE	1FTEE1425VHB2 3732	\$2,500	\$1,000		\$26,524
56	2014	Ford	TAURUS	1FAHP2MK9EG11 8221	\$2,500	\$1,000		\$26,524
57	2019	Ford	EXPLORER	1FM5K8AR9KGB1 4693	\$2,500	\$1,000		\$30,945
58	2016	Ford	EXPLORER	1FM5K8AR6GGB 65172	\$2,500	\$1,000		\$30,945
59	2018	Ford	FUSION SE	3FA6P0H79JR278 118	\$2,500	\$1,000		\$26,524
60	2020	Ford	Interceptor	1FM5K8AB5MGB 46174	\$2,500	\$1,000		\$30,945
61	2011	Ford	TAURUS	1FADP2DW6BG1 46301	\$2,500	\$1,000		\$26,524
62	2018	Ford	TAURUS	1FAHP2MK0JG10 5903	\$2,500	\$1,000		\$26,524
63	2015	Ford	FUSION	3FA6P0H7XFR17 8830	\$2,500	\$1,000		\$26,524
64	2021	Ford	EXPLORER	1fm5k8ab5mgb4 6174	\$2,500	\$1,000		\$30,945
65	2021	Ford	EXPLORER	1fm5k8ab3mgb4 6173	\$2,500	\$1,000		\$30,945
66	1988	Chevy	CP6T042	1GBJ6T1E84V107 451	\$2,500	\$1,000		\$30,945
67	1997	Ford	E-150	1FTEE1427VHB2 3733	\$2,500	\$1,000		\$26,524
68	2009	Ford	FUSION	3FAHP06Z09R21 0752	\$2,500	\$1,000		\$26,524



## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
69	2003	Ford	RANGER	1FTYR14V63PA42057	\$2,500	\$1,000		\$30,945
70	2014	Ford	EXPLORER	1FM5K8AR8EGA38498	\$2,500	\$1,000		\$30,945
71	2015	Ford	EXPLORER	1FM5K8ARXFGA57071	\$2,500	\$1,000		\$30,945
72	2003	Ford	TAURUS SE	1FAFP53U53G132545	\$2,500	\$1,000		\$26,524
73	2013	Ford	FUSION HYBRID	3FA6P0LU0DR364516	\$2,500	\$1,000		\$26,524
74	2013	Ford	FUSION HYBRID	3FA6P0LU2DR364517	\$2,500	\$1,000		\$26,524
75	2013	VERMEER	BC1800 CHIPPER TRAILER	1VRN131125101001264	\$2,500	\$1,000		\$18,953
76	1999	U.S. CARGO	COVERED TRAILER	4PL500G24Y1043810	\$2,500	\$1,000		\$42
77	1998	OPEN YELLOW	TRAILER	TD205627	\$2,500	\$1,000		\$1,317
78	2001	MAC	TRAILER	1M9DN242X1S544110	\$2,500	\$1,000		\$0
79	2011	FALCON	COVERED TRAILER	5N6200H2XB1033136	\$2,500	\$1,000		\$883
80	1990	SMALL CONCRET SAW	TRAILER		\$2,500	\$1,000		\$682
81	2001	BLACK	TRAILERMAN TRAILER	1H9EX22281L207823	\$2,500	\$1,000		\$901
82	1990	BOBCAT	TRAILER		\$2,500	\$1,000		\$1,860
83	1980	SANTA HOUSE	TRAILER		\$2,500	\$1,000		\$0
84	2010	ASPHALT	TRAILER KM4000T		\$2,500	\$1,000		\$770
85	2008	ARROW BOARD	TRAILER ECLIPSE AB2220	0355AB08	\$2,500	\$1,000		\$792



## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
86	2006	AALADIN PRESSURE WAS	TRAILER	1A9FST2116F404 046	\$2,500	\$1,000		\$884
87	1987	INGERSOLL RAND	TRAILER	1602660000	\$2,500	\$1,000		\$0
88	2002	MILLER TRAILBLAZER W	TRAILER	F02R378278	\$2,500	\$1,000		\$158
<b>TOTAL AGREED VALUE</b>							<b>\$0</b>	
<b>TOTAL ORIGINAL COST NEW</b>							<b>\$2,404,685</b>	
<b>TOTAL INSURED VALUE</b>							<b>\$2,404,685</b>	



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
01.01	Village Hall	12 SOUTH CENTER STREET Bensenville, IL 60106	Office	Replacement Cost / Margin Clause	\$11,408,000	\$820,000	\$25,000
01.02	PIO - Fencing, Flag poles, lighting, etc.	12 SOUTH CENTER STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$116,500	\$0	\$25,000
02.01	Police Station	100 NORTH CHURCH ROAD Bensenville, IL 60106	Police / Jails	Replacement Cost / Margin Clause	\$0	\$174,000	\$25,000
02.02	PIO - Fencing, lighting, retaining walls, etc.	100 NORTH CHURCH ROAD Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$108,000	\$0	\$25,000
03.01	Well Building	700 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,384,000	\$0	\$25,000
03.10	Stadium Concessions/Restrooms	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$263,000	\$8,000	\$25,000
04.01	WWTP Lift Station	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$357,000	\$0	\$25,000
04.02	Influent Screw Pump Conveyors	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,449,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
04.03	WWTP	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$295,000	\$0	\$25,000
04.04	Anoxic/Aeration Basins (Secondary Treatment Tanks)	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$12,545,000	\$0	\$25,000
04.05	Tertiary Filtration Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,142,000	\$0	\$25,000
04.06	Chemical Storage/Excess Flow Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$473,000	\$0	\$25,000
04.07	Excess Flow Clarifier	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,316,000	\$0	\$25,000
04.08	Preliminary Treatment Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,394,000	\$0	\$25,000
04.09	Administration/Control Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$7,115,000	\$58,000	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
04.10	Biosolids Storage Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Storage	Replacement Cost / Margin Clause	\$1,815,000	\$0	\$25,000
04.11	Final Clarifier Diversion Box	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$433,000	\$0	\$25,000
04.12	Final Clarifier #1	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,554,000	\$0	\$25,000
04.13	Final Clarifier #2	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,554,000	\$0	\$25,000
04.14	Effluent Parshall Flume Structure	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$442,000	\$0	\$25,000
04.15	Sodium Bisulfate Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$111,000	\$0	\$25,000
04.16	Chlorine Contact Tank	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,681,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
04.17	Dichlorination Structure	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$296,000	\$0	\$25,000
04.18	Excess Flow Chlorine Contact Tank	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,057,000	\$0	\$25,000
04.19	Aerobic Digesters	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,543,000	\$0	\$25,000
04.20	Biosolids Control Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,988,000	\$0	\$25,000
04.21	Maintenance Garage	711 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$139,000	\$57,000	\$25,000
04.22	Storage Garage	711 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$64,000	\$24,000	\$25,000
04.23	PIO - Fencing, fuel dispensers, fuel tank, lighting, etc.	711 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$316,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
05.01	Water Tank	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,389,000	\$0	\$25,000
05.02	Pump House	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,150,000	\$0	\$25,000
05.03	Shed	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
06.01	Generator Building	610 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$208,000	\$0	\$25,000
06.02	Lift Station	610 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$411,000	\$0	\$25,000
06.03	PIO - Bollards	610 SOUTH PARK STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
07.01	Generator Building	409 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$103,000	\$0	\$25,000
07.02	Control Building	409 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$172,000	\$0	\$25,000
07.03	Lift Station	409 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$393,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
08.01	Lift Station	760 EAST GREEN STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$94,000	\$34,808	\$25,000
10.01	Lift Station	649 SOUTH COUNTY LINE ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$343,000	\$0	\$25,000
11.01	Lift Station	596 DIANA COURT Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$375,000	\$0	\$25,000
12.01	Lift Station	105 NORTH YORK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,295,000	\$0	\$25,000
12.02	PIO - Bollards	105 NORTH YORK STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
13.01	Lift Station	975 SUPREME DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$414,000	\$0	\$25,000
13.02	PIO - Bollards	975 SUPREME DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,000	\$0	\$25,000
14.01	Lift Station	845 THOMAS DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$330,000	\$0	\$25,000
15.01	Lift Station	WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$351,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
16.01	Lift Station	313 NORTH SPRUCE AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$485,000	\$0	\$25,000
16.02	PIO - Bollards	313 NORTH SPRUCE AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,000	\$0	\$25,000
17.01	Lift Station	981 JOHN STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$175,000	\$0	\$25,000
17.02	PIO - Bollards	981 JOHN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
18.01	Lift Station	482 PODLIN DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$189,000	\$0	\$25,000
18.02	PIO - Bollards	482 PODLIN DRIVE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
19.01	Lift Station	111 WEST WOOD AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$301,000	\$0	\$25,000
19.02	PIO - Lighting	111 WEST WOOD AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
20.01	Lift Station	629 EAST GEORGE STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$859,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
20.02	PIO - Fencing	629 EAST GEORGE STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
21.01	Well Building	101 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,512,000	\$0	\$25,000
22.01	Control Building	230 WEST BELMONT AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$485,000	\$0	\$25,000
22.02	Water Tower	230 WEST BELMONT AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,012,000	\$0	\$25,000
22.03	PIO - Fencing	230 WEST BELMONT AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
23.01	Pump House	130 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$867,000	\$0	\$25,000
23.02	Chlorine Room	130 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$62,000	\$0	\$25,000
23.03	Water Tower	130 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,343,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
23.04	Generator 150 KW	130 NORTH CHURCH ROAD Bensenville, IL 60106	Electrical	Replacement Cost / Margin Clause	\$135,000	\$0	\$25,000
23.05	PIO - Bollards, retaining wall	130 NORTH CHURCH ROAD Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
24.01	Theatre	9 SOUTH CENTER STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$2,272,000	\$140,190	\$25,000
24.02	PIO - Dumpster, lighting	9 SOUTH CENTER STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
25.01	Sundaes	15 SOUTH CENTER STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$413,000	\$84,018	\$25,000
25.02	PIO - Dumpster enclosure	15 SOUTH CENTER STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
26.01	Ice Arena	731 EAST JEFFERSON STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$36,885,000	\$839,000	\$25,000
26.02	PIO - Flag pole	731 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$3,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
27.01	West Irving Park Road Lift Station	209 WEST IRVING PARK ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$177,000	\$0	\$25,000
27.02	PIO - Bollards	209 WEST IRVING PARK ROAD Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,000	\$0	\$25,000
28.01	EMA Building	800 EAST JEFFERSON STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$1,109,000	\$0	\$25,000
28.02	PIO - Bollards, fencing	800 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$3,000	\$0	\$25,000
29.01	Teen Center	302 WEST GREEN STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$1,066,000	\$90,000	\$25,000
29.02	PIO - Retaining wall	302 WEST GREEN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
30.01	Waters Edge	545 JOHN STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$14,869,000	\$498,105	\$25,000
30.02	PIO - Bike rack, lighting	545 JOHN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$23,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
31.02	Gazebo #1	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$25,000	\$0	\$25,000
31.03	Gazebo #2	735 E JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$25,000	\$0	\$25,000
31.04	Skate Park	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$140,000	\$0	\$25,000
31.05	Amphitheatre	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$67,000	\$14,000	\$25,000
31.06	Pavilion With Fire Pit	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$86,000	\$0	\$25,000
31.07	Playground-no coverage requested	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$25,000
31.08	Park Restroom	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$36,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
31.09	Field Hockey	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$342,000	\$0	\$25,000
31.11	Dugout #1	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$14,000	\$0	\$25,000
31.12	Dugout #2	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$14,000	\$0	\$25,000
31.13	Dugout #3	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
31.14	Dugout #4	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
31.15	Field Storage Building	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$96,000	\$27,000	\$25,000
31.16	Soccer Press Box	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$18,000	\$4,000	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
31.17	Soccer Concessions Container	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
31.18	Soccer Field Turf	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,228,000	\$0	\$25,000
31.19	Stadium Press Box	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$85,000	\$4,000	\$25,000
31.20	The Edge Stadium	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$527,000	\$0	\$25,000
31.21	Stadium Utility Building	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$10,000	\$4,000	\$25,000
31.22	PIO - Redmond Recreational Complex	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,297,000	\$0	\$25,000
32.01	Restaurant PIO - Concrete Planters, LED Sign - no coverage requested	120 WEST GREEN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
33.01	Police Station	345 EAST GREEN STREET Bensenville, IL 60106	Police / Jails	Replacement Cost / Margin Clause	\$16,912,000	\$2,958,000	\$25,000
33.02	Generator - 500 kw	345 EAST GREEN STREET Bensenville, IL 60106	Electrical	Replacement Cost / Margin Clause	\$232,000	\$0	\$25,000
33.03	Antenna	345 EAST GREEN STREET Bensenville, IL 60106	Radio Tower	Replacement Cost / Margin Clause	\$30,000	\$0	\$25,000
33.04	PIO - Fencing, flag poles, light, etc.	345 EAST GREEN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$70,000	\$0	\$25,000
34.01	WWTP	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,053,877	\$0	\$25,000
34.01	Public Works	717 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$8,779,000	\$255,000	\$25,000
34.02	Salt Dome	717 EAST JEFFERSON STREET Bensenville, IL 60106	Storage	Replacement Cost / Margin Clause	\$316,000	\$0	\$25,000
34.03	Public Works Garage	717 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$130,000	\$61,000	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
34.04	Material Storage	717 EAST JEFFERSON STREET Bensenville, IL 60106	Storage	Replacement Cost / Margin Clause	\$137,000	\$0	\$25,000
34.05	Generator - 100 kw	717 EAST JEFFERSON STREET Bensenville, IL 60106	Electrical	Replacement Cost / Margin Clause	\$123,000	\$0	\$25,000
34.06	PIO - Lighting, sign, statue, etc.	717 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$86,000	\$0	\$25,000
35.01	Old West Foster Sewer Plant	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,434,000	\$55,000	\$25,000
35.02	Lift Station	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$545,000	\$0	\$25,000
35.03	PIO - Fencing	701 WEST FOSTER AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$18,000	\$0	\$25,000
36.01	NORTH Church Road Lift Station	100 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$181,000	\$0	\$25,000
37.01	Grand Avenue Lift Station	GRAND AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$323,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
37.02	PIO - Fencing, lighting	GRAND AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$12,000	\$0	\$25,000
38.01	Vacant Building	800 WEST IRVING PARK ROAD Bensenville, IL 60106	Vacant Building	Actual Cash Value	\$1,267,950	\$0	\$25,000
9.01	Lift Station	1047 WAVELAND AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$171,000	\$0	\$25,000
99.01	Stadium Fencing	735 EAST JEFFERSON STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$263,150	\$0	\$25,000

<b>TOTAL BUILDING VALUE</b>	<b>\$178,794,477</b>
<b>TOTAL BPP VALUE</b>	<b>\$6,209,120</b>
<b>TOTAL PROPERTY IN THE OPEN VALUE</b>	
<b>TOTAL INSURED VALUE</b>	<b>\$185,003,597</b>



Mobile Equipment greater than or equal to \$10,000 per item						
IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
2	2000	Front End Loader	Case	JEE0214863	\$1,000	\$21,802
5	2014	Backhoe	John Deere	1T0410TKLEE2 59938	\$1,000	\$40,414
9	1999	Utility Aerial Lift	Ford	1FDXF46F6XEC 99339	\$1,000	\$14,894
10	2003	Hi Ranger	Freight Liner	1FVABTAK03HJ 03719	\$1,000	\$14,337
12	2009	Vactor	Sterling	2FZAATBS29AA D8592	\$1,000	\$83,194
13	1997	Vacall Sweeper	GMC	1GDM7C1J2VJ5 18713	\$1,000	\$32,857
14	2005	Elgin Sweeper	Elgin	P4969S	\$1,000	\$45,356
82	2016	New Police Station	CUMMINGS POWER	J140758368	\$1,000	\$15,841



## Mobile Equipment less than \$10,000 per item

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1	1996	Zamboni	OLYMPIA	RC9612574	\$1,000	\$3,701
3	2021	Loader	John Deere	1dw544lzkf70 8222	\$1,000	\$1,949
4	2000	Backhoe	John Deere	TO410EX89273 7	\$1,000	\$8,869
6	2019	Skid loader	CATERPILLAR	CAT0262DVDTB 10118	\$1,000	\$4,699
7	2011	Skidsteer	Bobcat	AB6420721	\$1,000	\$5,740
8	2004	Aerial Lift	Ford	1FDWF36L84E A17841	\$1,000	\$9,907
11	2017	AQUATECH	Peterbilt	2NP3LJ9X4HM 415422	\$1,000	\$5,435
15	1992	Grader	Lee boy	685020	\$1,000	\$4,217
16	2006	Pressure Washer	Aladdin	1A9FS12116E4 04046	\$1,000	\$425
17	1999	Zamboni	OLYMPIA	RC9810049	\$1,000	\$3,261
18	2003	Zamboni	OLYMPIA	RM030235003	\$1,000	\$6,445
19	2016	Zamboni	OLYMPIA	RMS16016996 0E	\$1,000	\$2,803
20		Lawn mower	Snapper	2013024376	\$1,000	\$0
21		Lawn mower	Toro	R698741	\$1,000	\$0
22		Lawn mower	Craftsman	C9725771	\$1,000	\$0
23		Weed Wacker	Stihl	501825787	\$1,000	\$145
24	2011	Snow Blower	Husqvarna	215646457	\$1,000	\$212
25		Paint stripper	Greco		\$1,000	\$0
26			Stihl	21568	\$1,000	\$196
27		lawn mover	Bobcat		\$1,000	\$100
28		generator	Honda	2311518	\$1,000	\$183
29	2014	Cart with dump	Club Car	zg1313354279	\$1,000	\$2,234



## INLAND MARINE SCHEDULE

Bensenville, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
30	1999	3 wheel for draging baseball field	Super Star	12399	\$1,000	\$2,356
31	2003	Cart with dump	Club Car	AD0344-344326	\$1,000	\$213
32	2012	Snow blower	Toro	7907429	\$1,000	\$371
33	2012	Snow blower	Toro	658814	\$1,000	\$418
34	2014	Snow blower	Toro	6481268	\$1,000	\$649
35	2014	Snow blower	Toro	6854121	\$1,000	\$365
36	2002	Roller		5458421	\$1,000	\$2,850
37		30" push lawn mower	Craftsman		\$1,000	\$52
38	2002	Cart with dump	Cushman	2178	\$1,000	\$999
39	1998	riding lawn mower	John Deere	M02653B070146	\$1,000	\$719
40	2018	Vacuum cleaner		S/N111320007958	\$1,000	\$272
41		Blue color pump			\$1,000	\$1,388
42	2016	Generator	Generac		\$1,000	\$1,271
43		Portable generator	Honda		\$1,000	\$732
44		Generator	KOHLER		\$1,000	\$4,068
45		Concrete saw	Stihl		\$1,000	\$1,293
46	2015	Pump- orange color	Godwin	16MBB1513FD072606	\$1,000	\$834
47		Portable generator	Generac		\$1,000	\$762
48		Portable pump	Godwin		\$1,000	\$95
49		Portable pump	Godwin		\$1,000	\$95
50		Portable generator	KOHLER		\$1,000	\$443
51		Portable pump	Honda		\$1,000	\$186
52		Portable pump	Honda		\$1,000	\$186
53		Portable generator	Husqvarna		\$1,000	\$92
54	2013	walk behind concrete saw	Husqvarna	1316617001	\$1,000	\$852
55		Water tank & pump #1	Honda		\$1,000	\$1,687



# INLAND MARINE SCHEDULE

Bensenville, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
56		Water tank & pump #2	Honda		\$1,000	\$1,550
57		Portable generator	Honda		\$1,000	\$199
58		Portable generator	Honda		\$1,000	\$735
59	2016	saw	Husqvarna	1542687s	\$1,000	\$741
60	2003	Riding mower	Jacobsen	69116005472	\$1,000	\$1,868
61		Pump- red	Manufacturer	6cgha	\$1,000	\$88
62	2011	Zero turn sit down rider mower	Bobcat	94250200226	\$1,000	\$759
63	2008	Zero turn sit down rider mower	Bobcat	64223303533	\$1,000	\$575
64	2010	Stand up mower	Wright	52903	\$1,000	\$1,490
65	2014	Floor scrubber	Ech2o	486125451	\$1,000	\$47
66	2003	Cart with dump	Club Car	5216581	\$1,000	\$1,381
67	1996	Lift		2158	\$1,000	\$513
68	2019	Wanco solar trailer WTSP		5F1151015K10 00469	\$1,000	\$0
69	2002	Fork lift		62708	\$1,000	\$774
70	2018	blower	Stihl		\$1,000	\$0
71	1999	Sewer camera trailer		4PL500GXX103 5693	\$1,000	\$8,810
72	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$50
73	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$50
74	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$0
75	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$0
76	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$0
77	2020	36" snow brush	KOHLER	964	\$1,000	\$97
78	1988	3" trash pump	Briggs & Stratton	880532512	\$1,000	\$0
79		Ice edger	Briggs & Stratton		\$1,000	\$437
80	2021	Message board trailer		2SGUS211XMS 000010	\$1,000	\$293
81	2021	3 wheeler	John Deere		\$1,000	\$0



## INLAND MARINE SCHEDULE

Bensenville, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
83	1972	Old Police Station	KOHLER	361680	\$1,000	\$1,366
84	2000	Village Hall	Generac	2069361	\$1,000	\$6,575
85		Waste Water Treatment Plant	MARATHON	EL/92676/10/7 /1	\$1,000	\$3,978
86		Waste Water Treatment Plant	MARATHON	EL/92676/10/7 /1	\$1,000	\$6,900
87		Well #5 pump	WAUKESHA		\$1,000	\$1,353
<b>TOTAL INSURED VALUE</b>					<b>\$393,093</b>	



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

# TankSafe® Storage Tank Liability Insurance Policy

ACE American Insurance Company  
436 Walnut Street  
Philadelphia, PA 19106

(claims-made coverage)

## Coverage Quotation

### CHUBB ENVIRONMENTAL

**DATE:** 09/27/2022  
**TO:** Joshua T Mezyk  
 ALLIANT INSURANCE SERVICES HOUSTON LLC  
 200 SOUTH WACKER DRI  
 CHICAGO, IL 60606  
 josh.mezyk@alliant.com

QUOTATION # G28382728 004Q

**INSURER:** ACE American Insurance Company

**A.M. BEST RATING:** A++ XV

**FIRST NAMED INSURED:** Village of Bensenville

**ADDRESS:** 12 S Center St  
Bensenville, IL 60106-2130

**INCEPTION DATE:** 12/01/2022

**EXPIRATION DATE:** 12/01/2023

**RETROACTIVE DATE:** See attached Schedule of Covered Storage Tanks

LIMITS OF LIABILITY	DEDUCTIBLE AMOUNT	TERM (YEARS)	PREMIUM	TRIA PREMIUM
\$1,000,000 Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs) for USTs				
\$1,000,000 Aggregate Limit of Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents				
\$1,000,000 Aggregate Limit of Limit of Liability for all Legal Defense Expense for all Storage Tank Incidents				
\$2,000,000 Total Policy Aggregate Limit of Liability for all Storage Tank Incidents	\$5,000 Per Storage Tank Incident	1	\$1,708	\$0

The premium in this quote includes commission in an amount equal to 15.00% of such premium.

\*THE OPTIONAL TERRORISM RISK INSURANCE ACT (TRIA) PREMIUM AS QUOTED ABOVE IS THE ADDITIONAL PREMIUM THAT WILL BE INCLUDED IN THE TOTAL PREMIUM FOR THIS POLICY IF TRIA COVERAGE IS ELECTED. THIS CHARGE IS FOR TRIA COVERAGE PER THE ATTACHED DISCLOSURE LETTER. WE MUST RECEIVE A SIGNED COPY OF THE ATTACHED DISCLOSURE LETTER INDICATING THAT TRIA COVERAGE HAS BEEN ACCEPTED OR DECLINED.

TERMS & CONDITIONS	
<b>Covered Storage Tanks:</b>	See attached Schedule of Covered Storage Tanks
<b>Policy Form:</b>	PF-31181 (10/10) TankSafe Policy Form (US) 10.2010 <u>As per policy form, known conditions under this policy are not covered.</u>
<b>Additional Terms &amp; Conditions:</b>	<ol style="list-style-type: none"> <li>1. Premium is 0% Minimum-Earned as of inception of the Policy</li> <li>2. PF-31650 (08/11) Basic Extended Reporting Period Amendatory (60 Days – Illinois Specific) Endorsement</li> <li>3. PF-31661 (08/11) Closure, Removal Or Replacement Amendatory (Illinois-Specific) Endorsement</li> <li>4. PF-54026 (02/20) Extended Reporting Period Scope Confirmation (First-Party Discovery) Endorsement</li> <li>5. PF-31653 (08/11) Financial Responsibility Condition Endorsement (Illinois Specific)</li> <li>6. PF-31174 (09/10) Loading And Unloading Coverage (Time Element Reporting) Endorsement</li> <li>7. PF-31164 (09/10) Schedule of Covered Storage Tanks</li> <li>8. ALL-21101 (11/06) Trade Or Economic Sanctions Endorsement</li> <li>9. PF-31834a (02/20) Illinois Amendatory Endorsement</li> <li>10. CC-1K11j (03/21) Signatures</li> <li>11. ALL-34772 (11/11) Illinois Notice To Policyholders Regarding The Religious Freedom Protection and Civil Union Act</li> <li>12. TR-19606e (08/20) Policyholder Disclosure Notice of TRIA</li> <li>13. ALL-18653d (07/14) Questions About Your Insurance?</li> <li>14. ALL-20887a (03/16) Chubb Producer Compensation Practices &amp; Policies</li> <li>15. ILP 001 01 04 U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders</li> </ol>
<b>TRIA Forms:</b>	<ol style="list-style-type: none"> <li>1.PF-23728b (02/20) Terrorism Risk Insurance Act Endorsement</li> <li>2.TRIA11e (08/20) Disclosure Pursuant To Terrorism Risk Insurance Act</li> </ol>
<b>Value-Added Services</b>	Chubb Environmental is committed to developing long-term relationships with our valued insureds. It is our philosophy to partner with our insureds and become an extension of their risk management team, in an effort to enhance the environmental risk management culture within their organization. Working with our insured's risk management team, Chubb Environmental will utilize Environmental Incident Alert, in addition to ESIS Health, Safety and Environmental Services, a Chubb loss control subsidiary, to customize and deliver quality environmental engineering risk control services focused on helping them minimize potential loss exposures. Environmental Incident Alert is a complimentary program developed to assist Chubb Environmental clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time) and mitigate potential liabilities associated with environmental releases.

**ALL TERMS, CONDITIONS, AND PRICING ARE SUBJECT TO RECEIPT, REVIEW, AND APPROVAL OF THE FOLLOWING, PRIOR TO BINDING:**

1. Receipt and review of completed and signed Chubb TankSafe application and tank inventory, prior to binding.

<b>Policy Form</b>	<b>PF-31181 (10/10) TankSafe Policy Form (US) 10.2010</b>
This quotation contemplates the use of Chubb forms, issued on the paper indicated above in this document. All terms and conditions are per those forms and endorsements unless otherwise noted herein.	

<b>OFAC</b>	OFAC NOTICE: The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency." OFAC has identified and listed numerous Foreign agents, Front organizations, Terrorists, Terrorist organizations, and Narcotics traffickers as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury's web site – <a href="http://www.treas.gov/ofac">http://www.treas.gov/ofac</a> . In accordance with OFAC regulations, if it is determined that you or any other proposed named insured has violated U.S. sanctions law or is a Specially Designated National or Blocked Person, as identified by OFAC, we reserve the right to withdraw this quote at any time prior to binding.
<b>TRIA</b>	<b>TRIA NOTICE:</b> Presently, the Terrorism Risk Insurance Act ("TRIA") expires on 12/31/27. The premium quoted above includes a separate premium charge for terrorism coverage over the entire Policy Period. In the unlikely event that you elect to receive TRIA coverage and it is not renewed before 12/31/27, or TRIA otherwise expires at some point during the Policy Period, we will refund the unearned portion of our TRIA premium to you on a pro-rata basis. In the event that new legislation is enacted requiring the Insurer to offer coverage for terrorism that is materially different than the coverage requirements included in the current version of TRIA that expires on 12/31/27, the Chubb Companies reserve the right to re-price and tailor TRIA coverage to conform with the statutory requirements and risks presented in the new legislation.
<b>Disclaimer</b>	<p>Please read this quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this quotation are not included. The terms and conditions of this quotation supersede the submitted insurance specifications and all prior proposals and binders. Actual coverage will be provided by and in accordance with the policy as issued.</p> <p>The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer.</p> <p>This quotation has been constructed on reliance of the data provided in the submission. A material change or misrepresentation of that data voids this quotation.</p>
<b>Premium Payment</b>	<b>IN THE EVENT COVERAGE IS BOUND, THE PREMIUM INDICATED ABOVE MUST BE REMITTED TO US WITHIN THIRTY (30) DAYS FROM THE DATE OF THE INVOICE AS OUTLINED ON YOUR AGENCY'S MONTHLY STATEMENT BILL.</b>
<b>eDelivery</b>	Acceptance of this quote indicates the insured's consent to accept delivery of the policy by electronic means, including delivery of the policy as an e-mail attachment. We will deliver the policy to the email address shown above. If the insured would like to withdraw their consent to electronic delivery and exclusively receive a printed paper copy of the policy, please contact the undersigned.
<b>Quotation Expiration</b>	<b>THIS BINDABLE QUOTATION SHALL EXPIRE AT 5:00 pm E.S.T. on: 12/01/2022</b>

Thank you for the opportunity to quote on this risk. For underwriting questions or concerns, please contact TankSafe Policy Change at N/A or [TankSafePolicyChange@Chubb.com](mailto:TankSafePolicyChange@Chubb.com).

## SCHEDULE OF COVERED STORAGE TANKS

Insured Facility Name and Address	Tank ID No.	Tank Size (gal.)	Tank Type (UST or AST)	Retroactive Date
Tank 1 intersection of York Road and Roosevelt Road Bensenville, Illinois 60106	1	2,000	UST	12/02/2009



**POLICYHOLDER  
DISCLOSURE NOTICE  
OF TERRORISM  
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--

-to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government will reimburse 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is 0, and does not include any charges for the portion of losses covered by the United States government under the Act.

**I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.**

**RESOLUTION NO. R-129-2022**

**RESOLUTION AUTHORIZING CONTRACT WITH THE ILLINOIS PUBLIC RISK FUND  
FOR WORKER'S COMPENSATION INSURANCE EFFECTIVE JANUARY 1, 2023 TO  
DECEMBER 31, 2023**

**WHEREAS**, the VILLAGE OF BENSENVILLE (hereinafter the "VILLAGE") is a municipal corporation established and existing under the laws of the State of Illinois pursuant to the Illinois Municipal Code, 65 ILCS 5/1-1-1 *et seq.*; and

**WHEREAS**, the VILLAGE is empowered to make all agreements, contracts, and engagements, and to undertake other acts as necessary, in the exercise of its statutory powers; and

**WHEREAS**, the Alliant Mesirow, acting as broker for the Village, obtained quotes for worker's compensation insurance services for the period from January 1, 2023 to December 31, 2023 from the Illinois Counties Risk Management Trust (ICRMT); and

**WHEREAS**, the President and Board of the Village Trustees have determined it reasonable and necessary for the Village to enter into an agreement with ICRMT for the provision of worker's compensation insurance; and

**WHEREAS**, the ICRMT has provided a quote for worker's compensation insurance services for one-year with an initial deposit of \$250,732.

**NOW, THEREFORE BE IT RESOLVED** by the President and the Board of Trustees of the Village of Bensenville, Counties of DuPage and Cook, Illinois. As follows:

**SECTION ONE:** That the recitals set forth above are incorporated herein and made a part hereof.

**SECTION TWO:** That the Village Board hereby authorizes the Village Manager to enter into the contract for worker's compensation insurance services with the ICRMT for the period of January 1, 2023, to December 31, 2023.

**SECTION THREE:** That the Village Board waives any bidding requirements related to the service purchase arrangement.

**SECTION FOUR:** That this Resolution shall take effect immediately upon its passage and approval as provided by law.

**PASSED AND APPROVED** by the President and Board of Trustees of the Village of Bensenville, Illinois this 15<sup>th</sup> day of November 2022.

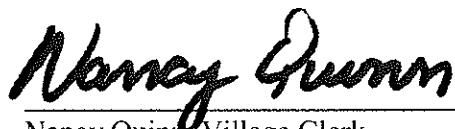
APPROVED:



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Frank DeSimone, Village President

ATTEST:



---

Nancy Quinn, Village Clerk

AYES: Franz, Frey, Lomax, Panicola

---

NAYS: None

---

ABSENT: Carmona, Perez

---



# Village of Bensenville



2022 – 2023

## Property, Liability and Workers' Compensation Insurance Proposal

Presented on October 19, 2022 by:

Dane Mall  
Account Executive

Josh Mezyk  
Account Manager - Lead

Alliant Insurance Services, Inc.  
353 North Clark Street  
Chicago, IL 60654  
O 312 595 6200

CA License No. 0C36861

[www.alliant.com](http://www.alliant.com)

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## Executive Summary

The Public Entity Professionals of Alliant Insurance Services, Inc. would like to thank you for the opportunity to present the December 1<sup>st</sup>, 2022 to 2023 property, casualty and workers' compensation insurance renewal proposal to the Village of Bensenville. Despite the pandemic largely in the rearview mirror, the economic aftermath continues to challenge all aspects of lives as a recession looms and inflation increases costs to consumers and businesses across the spectrum. Amid this backdrop--- public entities, like the Village of Bensenville, will continue to feel the impact of these economic conditions in a variety of ways. Notably, the property and casualty insurance marketplace will continue to be influenced by these economic challenges and other contributing factors related to climate, societal conflict and available insurance market capacity.

### State of the Insurance Marketplace

The impact of the COVID-19 pandemic, civil unrest and distrust of law enforcement, cyber threats and continued severe global weather-related property losses are having a prolonged impact on the insurance marketplace for public entities. Most directly, the intersection of societal influences, pandemic uncertainty, economic turmoil and claims experience has led to a shrinking appetite for public entity liability risks. The challenging market conditions that began in 2019 have not waned significantly over the last few years and have resulted in arguably the hardest insurance market in history--- rivaled only by the insurance crisis of the mid-1980s.

Primary factors driving market conditions include:

- **Excess Liability** impacted by social inflation and out-of-control "nuclear verdicts" are driving costs (e.g. \$33.5 million Cook County verdict in 2022 involving police pursuit) and a limited number of carriers that are willing to underwrite public entity liability exposures.
- **Law Enforcement Liability** continues to be a key concern for public entity underwriters. Police liability claims are increasingly difficult to win at trial. Continued pressure to erode and/or remove immunities are creating uncertainty. Police Reform and Qualified Immunity will continue to have ramifications on the insurance market. As a result, standalone law enforcement liability policies are being required for some counties and cities.
- **Employment-Related Liability** social movements are likely to continue to play a part in employment litigation and EPL claims in 2023. Empowered employees are more readily calling out inappropriate workplace conduct, which has contributed to a 50% rise in sexual harassment lawsuits against employers in the last five years, according to the U.S. Equal Employment Opportunity Commission (EEOC).

- **Cyber Liability** in the past three years, the number of cyber insurance claims reported in the United States rose by 100% per year according to Fitch Ratings. Higher premiums for public organizations are a result of rising demand for coverage amid more frequent and costly cybercrime incidents — often ransomware attacks. Public Entity has been the most successfully targeted sector in terms of penetration by the attackers and the frequency of attacks. Insurers have had to payout more, which has led to higher premiums and tightened standards for obtaining coverage. Carriers are lowering limits on coverage (i.e. ransomware) and the number of carriers writing public entities is shrinking.
- **Property** claims, once considered short tail losses, are now taking longer to bring to resolution due to supply chain issues and labor shortages, which is increasing claim values. "Insurance to Value" is a concern for underwriters as labor shortages, material costs, and supply chain interruption has increased reconstruction costs nearly 6% from 2020 to 2021. No state was immune to this trend, with individual states experiencing anywhere from 3.4% to 9.72% increases. The country's infrastructure is also aging, which has an outsized impact on public entity property programs. Despite these factors, the property marketplace is showing signs of stabilization.
- **Workers' Compensation** has not currently been impacted negatively since the payroll exposure base adjusts automatically for wage inflation and medical prices have not followed the overall 9% consumer inflation. Workers' compensations largely driven by individual client loss experience.

## Insurance Renewal

A competitive insurance market solicitation during last year's renewal (12/1/2022 to 12/1/2022) yielded a significant overall premium savings from the previous term. Specifically, the Village moved its property, casualty and workers compensation coverage from its long-time carriers (Travelers and Illinois Public Risk Fund-IPRF) to the Illinois Counties Risk Management Trust (ICRMT). Last year's overall savings was \$164,384 lower than the previous policy period. It is important to note that decreases in premium pricing of that nature in today's insurance marketplace are extremely rare. Needless to state, competition benefited the Village in a big way.

The Village's operational transition to ICRMT has been smooth as the Village promptly took advantage of ICRMT's many risk management services programs and services. Of the many valued-added services offered by ICRMT, the Village received a comprehensive, value-added property appraisal from Kroll, LLC, a nationally recognized property appraisal firm that specializes in public entities. As noted later in the proposal, the results of the property appraisal have a significant impact on this year's renewal exposure base and ultimately the renewal premium. Other exposure increases (i.e.

payroll) and the overall market conditions noted above have also impacted this year's renewal.

In light of the significant exposure increases mentioned, the Village's 12/1/2022 to 12/1/2023 total renewal premium is \$585,748. This represents a \$111,733 (23.5%) increase in premium from the previously policy period. While this renewal's premium increase is significant, the premium increase does not fully erode the savings realized last year as a result of moving the Village's coverage to ICRMT from Travelers and IPRF. Additionally, the Village can feel more confident that the identified exposure changes to the Village's property and assets are better accounted for and scheduled appropriately for coverage with ICRMT.

### **Conclusion**

As always, Village staff (Marisol Leyva, Julie McManus) were very helpful in organizing and providing underwriting data to enable a quick and timely renewal proposal. Joe Caracci's efforts in reviewing the property appraisal were also very appreciated. Meetings throughout the year with staff and the safety committee(s) are collaborative and productive. Without doubt, the Village's risk management and safety commitment are progressive and "best-in-class"). Of note, the Public Works safety committee is really cultivating employee safety engagement and awareness, and the execution of department's safety training plan is remarkable.

Thank you so much for the opportunity to present the renewal results. We are very excited for the coming year to service the Village's property & casualty and worker's compensation insurance needs, and look forward to a productive 2023.

We welcome discussion regarding this proposal and thank you for the privilege to partner with the Village of Bensenville.

## Your Service Team

**Michael J. Mackey** Executive Vice President – Producer

Direct–312.595.7900

Fax–312.595.7163

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**Jacqui Norstrom** Senior Vice President – Unit Manager

Surety

Direct–312.595.6976

Fax–312.595.4374

[Jacquelyn.Norstrom@alliant.com](mailto:Jacquelyn.Norstrom@alliant.com)

Claims Reporting: To reach an Alliant Insurance Services, Inc. claims professional after 5:00 PM weekdays(EST) and weekends, please call 312.595.6200 and follow the prompts.

## Coverage Tower

### ICRMT- PROPOSED Program Structure

12/1/2022 – 12/1/2023 (Property/Casualty/Workers Compensation)

\$10M Occurrence	\$10M Occurrence	\$10M Occurrence	\$10M Occurrence	Building Limit \$178,794,477 Personal Property \$6,209,120  Extra Expense/ Business Inc. \$1,000,000  Mobile Equipment Above \$10,000 \$268,695  Mobile Equipment Under \$10,000 \$124,398  Equipment Breakdown \$100,000,000	\$2,404,685 88 Units  <b>ICRMT</b>	\$500,000 Limit  <b>ICRMT</b>	\$3,000,000 Limit Policy Period 2/1/2023- 2/1/2024  <b>BCS</b>	\$500K Limit  <b>ICRMT</b>	\$1M Limit First & Third Party Liability  <b>Chubb / Ace</b>	\$5,000 Ret.	\$5,000 Ret.	\$5,000 Ret.	Statutory (Unlimited)  Payrolls \$11,240,435  Employer's Liability \$2.5M  <b>ICRMT</b>
\$1M Occ. \$3M Agg. \$1M Prod/Comp	\$1M Occ. \$3M Agg.	\$1M Occ.	\$1M Occ. \$1M Agg.										
\$25,000 Ded.	\$25,000 Ded.	\$25,000 Ded.	\$25,000 Ded.	\$25,000 Ded.	\$2,500 Ded.	\$5,000 Ded.	\$5,000 Ret.	\$5,000 Ret.	\$5,000 Ret.	\$5,000 Ret.			
General Liability	Law Enforcement Liability Prior Acts Law Enforcement Tail Retro 8/20/2015	Automobile Liability	Public Officials Employment Practices Liability Claims Made - Retro Date- 9/1/2006 Employee Benefits Retro 12/1/2018	Property - Building and Contents (Mobile Equipment Deductible \$1,000)	Auto Physical Damage	Crime Employee Dishonesty	Cyber Liability	Violent Event Response	Underground Storage Tank Liability	Workers' Compensation And Employer's Liability			

All coverages and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer. Chart is not to scale.

## Premium Summary

	<b>Travelers IPRF P&amp;C- 12/1/2020- 12/1/2021 WC- 1/1/2020 to 1/1/2021</b>	<b>Expiring- ICRMT 12/1/2021 to 12/1/2022</b>	<b>Renewal- ICRMT 12/1/2022 to 12/1/2023</b>
<b>Package Type text here</b>	<b>Travelers</b>	<b>ICRMT</b>	<b>ICRMT</b>
General Liability Premium	\$42,349	Included	Included
Auto Liability Premium	\$25,893	Included	Included
Auto Physical Damage Premium	\$9,746	Included	Included
Law Enforcement Liability Premium	\$27,731	Included	Included
Public Officials / Employment Practices Liability Premium	\$27,770	Included	Included
Excess Liability Premium	\$30,721	Included	Included
Property Premium	\$74,063	Included	Included
Employee Benefits Liability	\$343	Included	Included
Inland Marine	\$3,805	Included	Included
<b>Package Subtotal</b>	<b>\$242,421</b>	<b>\$254,549</b>	<b>\$333,307</b>
	<b>IPRF</b>	<b>ICRMT</b>	<b>ICRMT</b>
<b>Workers' Compensation</b>	\$375,675	\$218,000	\$250,732
	<b>Hanover</b>	<b>ICRMT</b>	<b>ICRMT</b>
Crime	\$4,127	Included	Included
	<b>Lloyds</b>	<b>ICRMT</b>	<b>ICRMT</b>
Liquor Liability	\$1,934	Included	Included
	<b>Chubb/Ace</b>	<b>Chubb/Ace</b>	<b>Chubb/Ace</b>
<b>Underground Storage Tank Liability</b>	\$1,466	\$1,466	\$1,708
<b>Total Annual Premium (Estimated due to WC audited payroll)</b>	<b>\$638,399</b>	<b>\$474,015</b> (\$164,384, savings over expiring)	<b>\$585,747</b> (\$111,732, increase over expiring)
Safety Grants & Value Added Services	\$34,904	\$29,000	\$29,000

- Cyber Liability Renewal- February 1, 2023

## Exposure Summary

Exposure	Expiring	Renewal	Change
<b>Property</b>			
Building Values	\$66,690,107	\$178,794,477	+168%
Contents Values	\$26,972,809	\$6,209,120	-77%
Total Values	\$93,662,916	\$185,003,597	+98%
<b>Workers Compensation</b>			
Payroll	\$10,491,600	\$11,240,435	+7%
Experience Modification	.82	.88	+7.3%
<b>Liability</b>			
Gross Expenditures	\$64,600,000	\$76,100,000	+18%

## Named Insured / Additional Named Insureds

### Named Insured(s)

Village of Bensenville

### Additional Named Insured(s)

None

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### NAMED INSURED DISCLOSURE

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

## Commercial Property

INSURANCE COMPANY: POLICY/COVERAGE TERM:	ICRMT 12/1/2021-2022	ICRMT 12/1/2022-2023
<b>Property</b>		
Buildings & Contents	\$93,662,916 (Replacement Cost)	\$185,003,597 (Replacement Cost)
Replacement Cost	Yes	Yes
All Risk	Yes	Yes
Deductible	\$25,000	\$25,000
Co-Insurance	No	No
Blanket Limit	Yes	Yes
Marginal Clause - 120% of Scheduled Value	Yes	Yes
Deductible	\$25,000	\$25,000
<b>Flood</b>		
Annual Aggregate	\$2,500,000	\$2,500,000
Flood Deductible	\$100,000 per policy schedule locations	\$100,000 per policy schedule locations
<b>Earthquake</b>		
Annual Aggregate	\$5,000,000	\$5,000,000
Earthquake Deductible	\$100,000	\$100,000
<b>PROPERTY COVERAGE EXTENSIONS</b>		
Accounts Receivable		
At Described Premises	\$1,000,000	\$1,000,000
In Transit or Undescribed Premises	\$1,000,000	\$1,000,000
Appurtenant Buildings or Structures	Silent	Silent
Business Income	\$1,000,000	\$1,000,000
Claim Data Expense	Silent	Silent
Debris Removal	\$250,000	\$250,000
Extra Expense	\$25,000	\$1,000,000
Fine Arts		
At Described Premises	\$1,000,000	\$1,000,000
In Transit	\$1,000,000	\$1,000,000
“Fungus”, Wet Rot, Dry Rot and Bacteria – Limited Coverage	\$15,000	\$15,000

Newly Acquired or Constructed Property – Each Building Limit -- Contents Limit	\$1,000,000	\$1,000,000
Personal Effects	\$100,000	\$100,000
Unnamed Locations	\$1,000,000	\$1,000,000
Valuable Papers and Records At Described Premises In Transit or Undescribed Premises	\$1,000,000	\$1,000,000
Preservation of Property Expenses to move and temporarily store prop. Direct loss or damage to moved property	\$100,000	\$100,000

\*Included means included in applicable Covered Property Limit of Insurance

Inland Marine		
Contractor's Equipment Greater than or equal to \$10,000 Less than \$10,000	\$393,098 (scheduled items)	\$393,098 (scheduled items)
<b>Inland Marine Coverage Extensions</b>		
Newly Acquired Contractor's Equipment Rental Cost Loss to any one "Replacement Item"	Silent	Silent
Debris Removal of Covered Property	25% of loss or \$500,000 whichever greater	25% of loss or \$500,000 whichever greater
Fire Department Service Charge	Included	Included
Pollutant Clean Up and Removal	\$100,000	\$100,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## General Liability / Sexual Abuse Liability

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
<b>General Liability</b>		
Each Occurrence	\$1,000,000	\$1,000,000
General Annual Aggregate	\$3,000,000	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000	\$1,000,000
Medical Expense Limit	\$50,000	\$50,000
Employee Benefits Liability		
Aggregate Limit	\$1,000,000	\$1,000,000
Each Employee Limit	\$1,000,000	\$1,000,000
<b>Deductible – General Liability</b>	\$25,000	\$25,000
<b>Deductible – Employee Benefits</b>	\$25,000	\$25,000
<b>Sexual Abuse Liability</b>	<b>– Claims Made</b>	<b>– Claims Made</b>
Aggregate Limit	\$1,000,000	\$1,000,000
Each Abuse or Molestation Limit	\$1,000,000	\$1,000,000
Retroactive Date	12/01/2018	12/01/2021
<b>Deductible</b>	<b>\$25,000</b>	<b>\$25,000</b>

Named Insureds are covered for all operations. Additional Insureds are only covered with respect to their interest in your operations. See each individual policy for details.

**See Disclaimer Page for Important Notices and Acknowledgement**

## Business Auto

**INSURANCE COMPANY:**  
**POLICY/COVERAGE TERM:**

**ICRMT**  
**12/1/2021-2022**

**ICRMT**  
**12/1/2022-2023**

<b>Auto Liability</b>		
Each Occurrence	\$1,000,000	\$1,000,000
Auto Medical Payments - Per Person	\$5,000	\$5,000
<b>Deductible</b>	\$25,000	\$25,000
Uninsured & Underinsured Motorist Liability	\$40,000	\$40,000
<b>Deductible</b>	\$0	\$0
<b>Auto Physical Damage</b>		
Total Schedule Value	\$2,404,685	\$2,404,685
Total Agreed Value	\$0	\$0
Number of Vehicles	88	88
<b>Deductible - Comprehensive Per Loss</b>	\$2,500	\$2,500
<b>Deductible - Collision Per Loss</b>	\$2,500	\$2,500

**See Disclaimer Page for Important Notices and Acknowledgement**

## Law Enforcement Liability

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
<b>Law Enforcement Liability</b>		
Each Occurrence	\$1,000,000	\$1,000,000
General Annual Aggregate	\$3,000,000	\$3,000,000
<b>Deductible</b>	\$25,000	\$25,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Public Officials / Employment Practices Liability

**INSURANCE COMPANY:**  
**POLICY/COVERAGE TERM:**

**ICRMT**  
**12/1/2021-2022**

**ICRMT**  
**12/1/2022-2023**

<b>Public Officials Liability</b>	<b>– Claims Made</b>	<b>– Claims Made</b>
Each Occurrence	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000
Retroactive Date	9/01/2006	9/01/2006
<b>Deductible</b>	<b>\$25,000</b>	<b>\$25,000</b>

<b>Employment Practices Liability</b>	<b>– Claims Made</b>	<b>– Claims Made</b>
Each Occurrence	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000
Retroactive Date	9/01/2006	9/01/2006
<b>Deductible</b>	<b>\$25,000</b>	<b>\$25,000</b>

**See Disclaimer Page for Important Notices and Acknowledgement**

## Excess Liability

INSURANCE COMPANY: POLICY/COVERAGE TERM:	Travelers Indemnity 12/1/2021-2022	ICRMT 12/1/2021-2022
<b>Excess Liability</b>		
General Aggregate Limit	\$10,000,000	\$10,000,000
<b>Retained Limit</b>	None	None
<b>Underlying Coverage</b>		
General Liability	\$1,000,000	\$1,000,000
Employee Benefits Liability	\$1,000,000	\$1,000,000
Auto Liability	\$1,000,000	\$1,000,000
Law Enforcement Liability	\$1,000,000	\$1,000,000
Public Entity Management Liability	\$1,000,000	\$1,000,000
Employment-Related Practices Liability	\$1,000,000	\$1,000,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Workers' Compensation

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
Bodily Injury by Accident	\$2,500,000	\$2,500,000
Bodily Injury by disease (each employee)	\$2,500,000	\$2,500,000
Bodily Injury by disease (policy limit)	\$2,500,000	\$2,500,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Crime

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
<b>Crime Liability</b>		
Employee Theft – Per Loss	\$500,000	\$500,000
Forgery or Alteration	\$500,000	\$500,000
Inside the Premises – Theft of Money and Securities	\$500,000	\$500,000
Outside the Premises	\$500,000	\$500,000
Computer Fraud	\$500,000	\$500,000
Funds Transfer Fraud	\$500,000	\$500,000
Money Orders and Counterfeit Money Other Insuring Agreements Added by Endorsement	\$500,000	\$500,000
Deductible	\$5,000	\$5,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Underground Storage Tank

**INSURANCE COMPANY:**

**POLICY/COVERAGE TERM:**

CHUBB/ACE

12/1/2021-2022

CHUBB/ACE

12/1/2022-2023

Limit of Liability	\$1,000,000	\$1,000,000
Aggregate Limit of Liability	\$2,000,000	\$2,000,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Liquor Liability

INSURANCE COMPANY:	ICRMT	ICRMT
POLICY/COVERAGE TERM:	12/1/2021-2022	12/1/2022-2023
Liquor Liability		
Combined Single Limit	\$1,000,000	\$1,000,000

**See Disclaimer Page for Important Notices and Acknowledgement**

## Disclosures

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

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

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

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

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

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

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

## NY Regulation 194

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

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

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

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## Other Disclosures / Disclaimers

### FATCA:

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

### Claims Reporting:

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

### Claims Made Policy:

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

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

## Other Disclosures / Disclaimers - Continued

### NRAA

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

### Changes and Developments

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

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

## Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

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

## Optional Coverages

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

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

- Directors & Officers Liability
- Employed Lawyers
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- Medical Malpractice Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workplace Violence

## Glossary of Insurance Terms

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

- <http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx>
- <http://www.ambest.com/resource/glossary.html>
- <http://www.irmi.com/online/insurance-glossary/default.aspx>

## Binding Requirements Recap

Below is a recap by Line of Coverage. **ALL** coverage(s) require the following:

- A written request to bind coverage
- A signed and dated Client Notification of Carrier Ratings Policy, Guidelines and Practices letter is required prior to binding (only if the carrier rating is below a B+, or not rated)
- All Surplus Lines Taxes/Fees are Fully Earned (only applies to a non-admitted carrier)

Coverage Line and Description of Subjectivity(ies)	Effective Date
Commercial Property	December 1, 2022
General Liability / Professional Liability	December 1, 2022
Business Auto	December 1, 2022
Commercial Umbrella	December 1, 2022
Crime	December 1, 2022
Liquor Liability	December 1, 2022
Underground Storage Tank Liability	December 1, 2022
Workers' Compensation and Employers Liability	December 1, 2022

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

## Request to Bind Coverage

Village of Bensenville

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

Coverage Line	Bind Coverage for:
Illinois Counties Risk Management Trust (ICRMT) (Commercial Package, and Workers' Compensation)	<input type="checkbox"/>
<b><u>OTHER COVERAGE</u></b>	
Chubb/Ace	<input type="checkbox"/>
Underground Storage Tank Liability	<input type="checkbox"/>

Did you know that Alliant works with premium financing companies?  
Are you interested in financing your annual premium?

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<input type="checkbox"/>

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

*E.K. Summers*

11/15/2022

Signature of Authorized Insured Representative

Date

Village Manager

Title

Evan K. Summers

Printed / Typed Name

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

## Exhibits



**ICRMT- "THE VALUE"**

**Village of Bensenville**

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

**CAN YOU AFFORD NOT TO BE PROTECTED?**

**ICRMT – "THE VALUE"**

**ICRMT Direct Services and Value:**

- IPMG Risk Management - \$2,000
  - o Online Training Portal
  - o Regional Seminars
- Law Enforcement Training through Legal Liability Risk Management Institute (LLRMI)
  - o Used by over 2000 Law Enforcement officers in Illinois
  - o Road and Jail Policies and Procedures - \$3,500
  - o Officer Training - 16 officers @ \$500 per - \$8,000
    - Web based training Regional Training
    - Legal updates from Supreme Court and 7th Circuit.
- Property Appraisals through Duff & Phelps - \$2,500 (\$10,000 every four years)
- Open Door Legal - \$1,000
  - o ICRMT provides unlimited access to OKGC, the lead litigation firm for ICRMT, allowing the municipality to receive legal advice, opinions, severance package work etc...
- Employee Handbook, legal review - \$2,000

**DIRECT VALUE: \$19,000**

**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.

**PLEASE TAKE ADVANTAGE OF THE BENEFIT THAT IS ICRMT!**



## Quote

# ILLINOIS COUNTIES RISK MANAGEMENT TRUST

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## INSURANCE PROGRAM RENEWAL



## Bensenville, Village of

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**PRESENTED BY:**

Alliant Mesirow Insurance Services

**POLICY YEAR:**

DEC 01, 2022 - DEC 01, 2023

**Quote Number:**

R3-1001038-2223-01

**ADMINISTERED BY:**



## ABOUT ICRMT

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

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



*Size: 425+ Members*



*Retention Rate: 97%*



*Total Premium: \$102+ Million*



# PROGRAM MANAGEMENT

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PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

## ACCOUNT EXECUTIVES

### JEFF WEBER

Executive Vice President  
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314.293.9707

### BOB SPRING

Sr. VP - Public Entity Practice  
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### KYLE SHELL

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## UNDERWRITING

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### KRISTEN TRACY

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### DANIEL KOLE

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## PROGRAM ADMINISTRATION

### JACKIE KING

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### KIM DIEDERICH

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### TIM OLSON

ICRMT Administrative Assistant  
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630.485.5924



# RISK MANAGEMENT & LOSS CONTROL SERVICES

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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

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## **BRIAN DEVLIN**

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## **MARK BELL**

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## **JOSH BLACKWELL**

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## **BEN HARMENING**

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224.840.4405

## **KEVIN MADEIRA**

Risk Management Support Specialist  
[kevin.madeira@ipmg.com](mailto:kevin.madeira@ipmg.com)  
630.485.1065

## **BRANDON BEYER**

Risk Management Support Specialist  
[brandon.beyer@ipmg.com](mailto:brandon.beyer@ipmg.com)  
630.485.5954



# CLAIMS MANAGEMENT SERVICES

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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](mailto:mike.castro@ipmg.com)  
630.485.5895

### DONNA FROMM

WC Claims Director  
[donna.fromm@ipmg.com](mailto:donna.fromm@ipmg.com)  
630.485.5950

### SUSANNE SKJERSETH

PC Claims Manager  
[susanne.skjerseth@ipmg.com](mailto:susanne.skjerseth@ipmg.com)  
314.293.9723



# ICRMT FEATURES AND BENEFITS

## Program Highlights

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

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



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## 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
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$50,000

**Deductible: \$25,000 each occurrence**

### Sexual Abuse Liability – Claims Made

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

Retroactive Date: **12/01/2021**

Innocent Party Defense Coverage Included

**Deductible: \$25,000**

### COVERAGES INCLUDE

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



## COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

### COVERAGE

### LIMITS

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

**Deductible: \$25,000 each occurrence**

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



# COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

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## COVERAGE

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

**Deductible: \$25,000 each occurrence**

## COVERAGE INCLUDE

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

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



# COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

## AUTO LIABILITY

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

**Deductible: \$25,000 each occurrence**

## UNINSURED & UNDERINSURED MOTORIST LIABILITY

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

## AUTO PHYSICAL DAMAGE

Total Scheduled Value	\$2,404,685
Total Agreed Value	\$0
Number of Vehicles	88

**Comprehensive Per Loss Deductible: \$2,500**

**Collision Per Loss Deductible: \$2,500**

**\*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/Overtur 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: **09/01/2006**

**Deductible: \$25,000 each occurrence**

## EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **09/01/2006**

**Deductible: \$25,000 each occurrence**

## EMPLOYEE BENEFITS LIABILITY

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **12/01/2018**

**Deductible: \$25,000 each occurrence**

## COVERAGES INCLUDE

- Employee Wage Reimbursement
  - Each Occurrence \$10,000
  - Annual Aggregate \$20,000
- Non-Monetary Legal Defense
  - Each Occurrence \$50,000
  - Annual Aggregate \$50,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act



## COVERAGE SUMMARY: EXCESS LIABILITY

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Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$10,000,000
Law Enforcement Liability	\$1,000,000/\$3,000,000	\$10,000,000
Auto Liability	\$1,000,000	\$10,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$10,000,000

### COVERAGES EXCLUDED

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



# COVERAGE SUMMARY: PROPERTY

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

## COVERED PROPERTY

	<b>LIMITS</b>
Building Value	\$178,794,477
Business Personal Property Including Stationary EDP	\$6,209,120
Personal Property of Others	\$100,000
Newly Constructed or Acquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000

**Deductible: \$25,000**

**\*Or as indicated on the Schedule**

## ADDITIONAL PROPERTY COVERAGES

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

**Deductible: \$100,000 or 5% of the damaged location; whichever is greater**

Flood	\$5,000,000
Program Aggregate (Excluding Flood Zone A and V)	\$250,000,000

**Deductible: \$100,000 per occurrence**

## COVERED COSTS & EXPENSES

Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0
Course of Construction (Builders Risk)	\$1,000,000
Debris Removal (whichever is greater)	25% or \$500,000
Pollutant Cleanup and Removal, aggregate in any one Policy Year	\$100,000
Fire Department Service Charge	\$5,000
Fire Protection Equipment Discharge	\$5,000
Ordinance or Law Coverage	\$10,000,000
Preservation of Property	\$100,000
Protection of Property	\$100,000



## COVERAGE SUMMARY: PROPERTY (cont.)

### SUPPLEMENT COVERAGE

	LIMITS	
Unnamed Locations - Unintentional E&O	\$1,000,000	
Communication Towers	\$100,000	
Tree, Shrubs, and Plants are subject to a maximum per item of		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Golf Course Tees and Greens		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Interruption of Computer Operations		
Per occurrence	\$50,000	
Annual Aggregate	\$100,000	
Personal Effects	\$100,000	
Retaining Walls and Other Outdoor Walls	\$10,000	
Underground Sprinkler System	\$100,000	
Utility Services - Direct Damage	\$1,000,000	
Utility Services - Time Element	\$1,000,000	
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage		
Direct Damage	\$15,000	
Business Income and Extra Expense	\$15,000	
Extra Expense Number of Days	30 days	
Ancillary Buildings	\$10,000	
Sewer Backup	\$250,000	
Outdoor Property - including but not limited to:	\$100,000	
Fences	Goal Posts	Traffic Lights/Control Boxes
Light Fixtures/Poles	Playground Equipment	Bleachers
Road Signs	Scoreboards	Ticket Booths
Non-Utility Poles	Benches	Dugouts
Fountains	Statues	Bike Racks
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a \$5,000 minimum deductible



## COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

### SCHEDULED LIMITS

	LIMITS
Mobile Equipment greater than or equal to \$10,000 per item	\$268,695
Mobile Equipment less than \$10,000 per item	\$124,398

**Deductible: \$1,000**

**\*Or as indicated on the Schedule**

### COVERED COSTS & EXPENSES

Fine Arts	\$1,000,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000
Contractors Equipment Non-Owned	
Per Item	\$100,000
Per Occurrence	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Clean-Up	\$100,000
Fire Department Equipment	\$50,000
Musical Instruments, Athletic Equipment & Uniforms	\$500,000
Unscheduled Watercrafts	\$100,000



## COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE	LIMIT
Total Building and Contents Value	\$100,000,000
<b>Deductible: \$25,000</b>	
<b>BI/EE &amp; Utility Interruption Deductible: 24 Hours</b>	

### 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

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COVERAGE	LIMIT
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises - Money & Securities	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000
Social Engineering/False Pretenses	\$50,000

**Deductible: \$5,000**

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



## COVERAGE SUMMARY: WORKERS' COMPENSATION

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### COVERAGE

### LIMIT

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

**Deductible: \$0**

### 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	\$633,552	9.06	\$57,400
7520	Waterworks Operation	\$1,250,702	4.62	\$57,782
7580	Sewage Disposal Plant	\$154,368	3.29	\$5,079
7610	Radio or Television Broadcasting	\$160,886	0.70	\$1,126
7720	Law Enforcement	\$4,427,360	7.29	\$322,755
8380	Auto Repair	\$82,115	4.54	\$3,728
8810	Clerical	\$3,228,864	0.44	\$14,207
8868	Teachers/College/Professional	\$214,400	0.34	\$729
9015	Building Operations/Custodial/Maintenance NOC	\$235,840	16.69	\$39,362
9102	Parks	\$197,248	5.83	\$11,500
9154	Theater - All Other Employees	\$79,650	1.67	\$1,330
9182	Athletic Sports or Park Operations	\$353,224	2.21	\$7,806
9410	Municipal NOC	\$222,226	2.27	\$5,045
	TOTALS	<b>\$11,240,435</b>		<b>\$527,848</b>

Gross Annual Premium		\$527,848
Increased Limit Multiplier	1.02	\$538,405
Minimum Premium	\$1,000	\$538,405
Experience Modifier	0.88	\$473,796
Schedule Modifier	0.60	\$284,278
Expense Modifier		\$284,278
Subtotal		\$284,278
Premium Discount	11.80%	\$250,733
<b>Total Annual Premium</b>		<b>\$250,732</b>

# PREMIUM SUMMARY

Presented By:  
**Illinois Counties Risk Management Trust**

**Named Insured:** Bensenville, Village of  
**Quote Number:** R3-1001038-2223-01  
**Policy Year:** DEC 01, 2022 - DEC 01, 2023

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Not Covered
Excess Liability	Included
Package Premium	\$333,307
Workers' Compensation	\$250,732
<b>Total Annual Premium</b>	<b>\$584,040</b>



## REQUIREMENTS TO BIND

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The following must be received prior to binding:

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

## CONTACT INFORMATION

---

Name

Title

Phone

Email

Role: (Check all that apply)  Primary Contact  Finance  Claims  Loss Control

## CONTACT INFORMATION

---

Name

Title

Phone

Email

Role: (Check all that apply)

Finance  Claims  Loss Control



# ACCEPTANCE STATEMENT

**Named Insured:** Bensenville, Village of  
**Quote Number:** R3-1001038-2223-01  
**Policy Year:** DEC 01, 2022 - DEC 01, 2023

<b>Total Annual Premium</b>	<b>\$584,040</b>
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## Terms and Conditions

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

## REQUESTED PAYMENT PLAN:

Annual       50/50       25/6

**FEIN:** \_\_\_\_\_

## Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/01/2022.

Signature of Official

Date



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

# INVOICE

PRESENTED BY: ILLINOIS COUNTIES RISK MANAGEMENT TRUST

**Named Insured:** Bensenville, Village of

**Quote Number:** R3-1001038-2223-01

**Policy Year:** DEC 01, 2022 - DEC 01, 2023

**Total Annual Premium** **\$584,040**

### **Premium Due by Effective Date of Coverage.**

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

## Annual

50/50 \$292,020

25/6 \$146,010

Please Make Checks Payable to:

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

Named Insured:	Bensenville, Village of
Quote Number:	R3-1001038-2223-01
Package Premium Remitted:	



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	1974	Ford	FORD F-900	N90LVV08079	\$2,500	\$1,000		\$38,681
2	1997	Ford	E-150 VAN	1FTEE1423VHB2 3731	\$2,500	\$1,000		\$26,524
3	1992	Chevy	SUBURBAN C1500	1GNEC16K3NJ33 4608	\$2,500	\$1,000		\$30,945
4	1989	Ford	FORD F-900	1FDYL9QA1KVA1 4398	\$2,500	\$1,000		\$38,681
5	2014	Ford	EXPLORER	1FM5K8AR5EGC2 6427	\$2,500	\$1,000		\$30,945
6	2012	Ford	Expedition	1FMJU1J55CEF57 143	\$2,500	\$1,000		\$30,945
7	2009	Ford	Crown Victoria	2FAHP71VX9X11 6988	\$2,500	\$1,000		\$26,524
8	2011	Ford	F150	1FTFW1EF3BKE1 4408	\$2,500	\$1,000		\$30,945
9	2013	Ford	Explorer	1FM5K8AR3DGA 42327	\$2,500	\$1,000		\$30,945
10	2016	Ford	F250	1FT7W2B67GEA7 2868	\$2,500	\$1,000		\$30,945
11	2008	Ford	F250	1FTNF21588EC69 484	\$2,500	\$1,000		\$30,945
12	2008	Ford	F250	1FTNF21508EC96 324	\$2,500	\$1,000		\$30,945
13	2012	Ford	F-450	1FDOW4HY1CEB 08579	\$2,500	\$1,000		\$38,681
14	1999	Ford	F250	1FDNX20L8XED6 3808	\$2,500	\$1,000		\$30,945
15	2016	Ford	Transit	1FTYR2CM6GKA1 1330	\$2,500	\$1,000		\$26,524
16	2008	Ford	F250	1FTNF21548EC96 326	\$2,500	\$1,000		\$30,945
17	2008	Ford	F250	1FTNF21528EC96 325	\$2,500	\$1,000		\$30,945



## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
18	2015	Ford	F250	1FTBF2B63FEA70785	\$2,500	\$1,000		\$30,945
19	2003	Ford	F250	1FTNF21P73EB32191	\$2,500	\$1,000		\$30,945
20	2014	Ford	F150	1FTFW1EF2EFC01365	\$2,500	\$1,000		\$30,945
21	2011	Ford	F250	1FTBF2B60CEA59299	\$2,500	\$1,000		\$30,945
22	2017	Ford	Transit	1FTYR2CM3HKA96113	\$2,500	\$1,000		\$26,524
23	1997	Ford	E150	1FTEE1420VHB23735	\$2,500	\$1,000		\$26,524
24	1997	Ford	E150	1FTEE1429VHB23734	\$2,500	\$1,000		\$26,524
25	1997	Chevy	P30	1GBKP32R1V3306796	\$2,500	\$1,000		\$38,681
26	1999	Ford	F350	1FDWX37F4XED71110	\$2,500	\$1,000		\$30,945
27	2012	Ford	F250	1FT7W2B66CEA59300	\$2,500	\$1,000		\$30,945
28	2005	Ford	F550	1FDAF57PX5EB91953	\$2,500	\$1,000		\$30,945
29	2008	Ford	F550	1FDAF57R18EB08237	\$2,500	\$1,000		\$38,681
30	2008	Ford	F550	1FDAF57R38EB08238	\$2,500	\$1,000		\$38,681
31	2000	Ford	F550	1FDAF56FXYEC60007	\$2,500	\$1,000		\$38,681
32	2008	Ford	F550	1FDAF57R58EB08239	\$2,500	\$1,000		\$38,681
33	2016	Ford	F450	1FD9X4GY8GEB17565	\$2,500	\$1,000		\$38,681
34	2018	Peterbilt	348	2NP3HJ8X0JM486433	\$2,500	\$1,000		\$38,681



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
35	2003	International	7400	1HTWHADT13J06 5258	\$2,500	\$1,000		\$38,681
36	2010	International	7400	1HTWDAAR6AJ1 88975	\$2,500	\$1,000		\$38,681
37	2003	International	DT466	1HTWDAAR43J0 65257	\$2,500	\$1,000		\$38,681
38	2016	Peterbilt	348	2NP3LJ0X7HM41 6948	\$2,500	\$1,000		\$38,681
39	2001	Freight Liner	FL80	1FVABXAK21HJ4 0369	\$2,500	\$1,000		\$38,681
40	2010	International	7400	1HTWDAAR8AJ1 88976	\$2,500	\$1,000		\$38,681
41	2020	Ford	Police Interceptor	1FM5K8ABXLGD1 8360	\$2,500	\$1,000		\$50,945
42	2020	Ford	EXPLORER	1FM5K8AB31GA 97197	\$2,500	\$1,000		\$30,945
43	2020	Ford	EXPLORER	1FM5K8AB1LGD1 8361	\$2,500	\$1,000		\$30,945
44	2020	Ford	EXPLORER	1FM5K8AB1LGA9 7196	\$2,500	\$1,000		\$30,945
45	2020	Ford	EXPLORER	1FM5K8AB31GA 97195	\$2,500	\$1,000		\$30,945
46	2020	Ford	EXPLORER	1FM5K8AB3LGD1 8359	\$2,500	\$1,000		\$30,945
47	2016	Ford	EXPLORER	1FM5K8AR0GGA 96821	\$2,500	\$1,000		\$30,945
48	2020	Ford	Interceptor	1FM5K8AB3MGB 46173	\$2,500	\$1,000		\$50,945
49	2020	Ford	EXPLORER	1FM5K8AB3LGD1 8362	\$2,500	\$1,000		\$30,945
50	2018	Ford	EXPLORER	1FM5K8AR3JGC4 2815	\$2,500	\$1,000		\$30,945
51	2020	Ford	EXPLORER	1FM5K8AB5LGD1 8363	\$2,500	\$1,000		\$30,945



## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
52	2018	Ford	TAURUS	1FAHP2MKXJG13 5040	\$2,500	\$1,000		\$26,524
53	2013	Ford	TAURUS	1FAHP2L80DG13 2366	\$2,500	\$1,000		\$26,524
54	1999	Ford	F-150	2FTRX17W7XCA3 4782	\$2,500	\$1,000		\$38,681
55	1997	Ford	ECOLINE	1FTEE1425VHB2 3732	\$2,500	\$1,000		\$26,524
56	2014	Ford	TAURUS	1FAHP2MK9EG11 8221	\$2,500	\$1,000		\$26,524
57	2019	Ford	EXPLORER	1FM5K8AR9KGB1 4693	\$2,500	\$1,000		\$30,945
58	2016	Ford	EXPLORER	1FM5K8AR6GGB 65172	\$2,500	\$1,000		\$30,945
59	2018	Ford	FUSION SE	3FA6P0H79JR278 118	\$2,500	\$1,000		\$26,524
60	2020	Ford	Interceptor	1FM5K8AB5MGB 46174	\$2,500	\$1,000		\$30,945
61	2011	Ford	TAURUS	1FADP2DW6BG1 46301	\$2,500	\$1,000		\$26,524
62	2018	Ford	TAURUS	1FAHP2MK0JG10 5903	\$2,500	\$1,000		\$26,524
63	2015	Ford	FUSION	3FA6P0H7XFR17 8830	\$2,500	\$1,000		\$26,524
64	2021	Ford	EXPLORER	1fm5k8ab5mgb4 6174	\$2,500	\$1,000		\$30,945
65	2021	Ford	EXPLORER	1fm5k8ab3mgb4 6173	\$2,500	\$1,000		\$30,945
66	1988	Chevy	CP6T042	1GBJ6T1E84V107 451	\$2,500	\$1,000		\$30,945
67	1997	Ford	E-150	1FTEE1427VHB2 3733	\$2,500	\$1,000		\$26,524
68	2009	Ford	FUSION	3FAHP06Z09R21 0752	\$2,500	\$1,000		\$26,524



## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
69	2003	Ford	RANGER	1FTYR14V63PA42057	\$2,500	\$1,000		\$30,945
70	2014	Ford	EXPLORER	1FM5K8AR8EGA38498	\$2,500	\$1,000		\$30,945
71	2015	Ford	EXPLORER	1FM5K8ARXFGA57071	\$2,500	\$1,000		\$30,945
72	2003	Ford	TAURUS SE	1FAFP53U53G132545	\$2,500	\$1,000		\$26,524
73	2013	Ford	FUSION HYBRID	3FA6P0LU0DR364516	\$2,500	\$1,000		\$26,524
74	2013	Ford	FUSION HYBRID	3FA6P0LU2DR364517	\$2,500	\$1,000		\$26,524
75	2013	VERMEER	BC1800 CHIPPER TRAILER	1VRN131125101001264	\$2,500	\$1,000		\$18,953
76	1999	U.S. CARGO	COVERED TRAILER	4PL500G24Y1043810	\$2,500	\$1,000		\$42
77	1998	OPEN YELLOW	TRAILER	TD205627	\$2,500	\$1,000		\$1,317
78	2001	MAC	TRAILER	1M9DN242X1S544110	\$2,500	\$1,000		\$0
79	2011	FALCON	COVERED TRAILER	5N6200H2XB1033136	\$2,500	\$1,000		\$883
80	1990	SMALL CONCRET SAW	TRAILER		\$2,500	\$1,000		\$682
81	2001	BLACK	TRAILERMAN TRAILER	1H9EX22281L207823	\$2,500	\$1,000		\$901
82	1990	BOBCAT	TRAILER		\$2,500	\$1,000		\$1,860
83	1980	SANTA HOUSE	TRAILER		\$2,500	\$1,000		\$0
84	2010	ASPHALT	TRAILER KM4000T		\$2,500	\$1,000		\$770
85	2008	ARROW BOARD	TRAILER ECLIPSE AB2220	0355AB08	\$2,500	\$1,000		\$792



## AUTO SCHEDULE

Bensenville, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
86	2006	AALADIN PRESSURE WAS	TRAILER	1A9FST2116F404 046	\$2,500	\$1,000		\$884
87	1987	INGERSOLL RAND	TRAILER	1602660000	\$2,500	\$1,000		\$0
88	2002	MILLER TRAILBLAZER W	TRAILER	F02R378278	\$2,500	\$1,000		\$158
<b>TOTAL AGREED VALUE</b>							<b>\$0</b>	
<b>TOTAL ORIGINAL COST NEW</b>							<b>\$2,404,685</b>	
<b>TOTAL INSURED VALUE</b>							<b>\$2,404,685</b>	



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
01.01	Village Hall	12 SOUTH CENTER STREET Bensenville, IL 60106	Office	Replacement Cost / Margin Clause	\$11,408,000	\$820,000	\$25,000
01.02	PIO - Fencing, Flag poles, lighting, etc.	12 SOUTH CENTER STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$116,500	\$0	\$25,000
02.01	Police Station	100 NORTH CHURCH ROAD Bensenville, IL 60106	Police / Jails	Replacement Cost / Margin Clause	\$0	\$174,000	\$25,000
02.02	PIO - Fencing, lighting, retaining walls, etc.	100 NORTH CHURCH ROAD Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$108,000	\$0	\$25,000
03.01	Well Building	700 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,384,000	\$0	\$25,000
03.10	Stadium Concessions/Restrooms	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$263,000	\$8,000	\$25,000
04.01	WWTP Lift Station	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$357,000	\$0	\$25,000
04.02	Influent Screw Pump Conveyors	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,449,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
04.03	WWTP	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$295,000	\$0	\$25,000
04.04	Anoxic/Aeration Basins (Secondary Treatment Tanks)	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$12,545,000	\$0	\$25,000
04.05	Tertiary Filtration Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,142,000	\$0	\$25,000
04.06	Chemical Storage/Excess Flow Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$473,000	\$0	\$25,000
04.07	Excess Flow Clarifier	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,316,000	\$0	\$25,000
04.08	Preliminary Treatment Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,394,000	\$0	\$25,000
04.09	Administration/Control Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$7,115,000	\$58,000	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
04.10	Biosolids Storage Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Storage	Replacement Cost / Margin Clause	\$1,815,000	\$0	\$25,000
04.11	Final Clarifier Diversion Box	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$433,000	\$0	\$25,000
04.12	Final Clarifier #1	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,554,000	\$0	\$25,000
04.13	Final Clarifier #2	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,554,000	\$0	\$25,000
04.14	Effluent Parshall Flume Structure	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$442,000	\$0	\$25,000
04.15	Sodium Bisulfate Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$111,000	\$0	\$25,000
04.16	Chlorine Contact Tank	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,681,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
04.17	Dichlorination Structure	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$296,000	\$0	\$25,000
04.18	Excess Flow Chlorine Contact Tank	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,057,000	\$0	\$25,000
04.19	Aerobic Digesters	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,543,000	\$0	\$25,000
04.20	Biosolids Control Building	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,988,000	\$0	\$25,000
04.21	Maintenance Garage	711 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$139,000	\$57,000	\$25,000
04.22	Storage Garage	711 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$64,000	\$24,000	\$25,000
04.23	PIO - Fencing, fuel dispensers, fuel tank, lighting, etc.	711 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$316,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
05.01	Water Tank	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,389,000	\$0	\$25,000
05.02	Pump House	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,150,000	\$0	\$25,000
05.03	Shed	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
06.01	Generator Building	610 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$208,000	\$0	\$25,000
06.02	Lift Station	610 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$411,000	\$0	\$25,000
06.03	PIO - Bollards	610 SOUTH PARK STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
07.01	Generator Building	409 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$103,000	\$0	\$25,000
07.02	Control Building	409 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$172,000	\$0	\$25,000
07.03	Lift Station	409 SOUTH PARK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$393,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
08.01	Lift Station	760 EAST GREEN STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$94,000	\$34,808	\$25,000
10.01	Lift Station	649 SOUTH COUNTY LINE ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$343,000	\$0	\$25,000
11.01	Lift Station	596 DIANA COURT Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$375,000	\$0	\$25,000
12.01	Lift Station	105 NORTH YORK STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,295,000	\$0	\$25,000
12.02	PIO - Bollards	105 NORTH YORK STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
13.01	Lift Station	975 SUPREME DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$414,000	\$0	\$25,000
13.02	PIO - Bollards	975 SUPREME DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,000	\$0	\$25,000
14.01	Lift Station	845 THOMAS DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$330,000	\$0	\$25,000
15.01	Lift Station	WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$351,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
16.01	Lift Station	313 NORTH SPRUCE AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$485,000	\$0	\$25,000
16.02	PIO - Bollards	313 NORTH SPRUCE AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,000	\$0	\$25,000
17.01	Lift Station	981 JOHN STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$175,000	\$0	\$25,000
17.02	PIO - Bollards	981 JOHN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
18.01	Lift Station	482 PODLIN DRIVE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$189,000	\$0	\$25,000
18.02	PIO - Bollards	482 PODLIN DRIVE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
19.01	Lift Station	111 WEST WOOD AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$301,000	\$0	\$25,000
19.02	PIO - Lighting	111 WEST WOOD AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
20.01	Lift Station	629 EAST GEORGE STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$859,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
20.02	PIO - Fencing	629 EAST GEORGE STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$2,000	\$0	\$25,000
21.01	Well Building	101 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,512,000	\$0	\$25,000
22.01	Control Building	230 WEST BELMONT AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$485,000	\$0	\$25,000
22.02	Water Tower	230 WEST BELMONT AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,012,000	\$0	\$25,000
22.03	PIO - Fencing	230 WEST BELMONT AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
23.01	Pump House	130 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$867,000	\$0	\$25,000
23.02	Chlorine Room	130 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$62,000	\$0	\$25,000
23.03	Water Tower	130 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,343,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
23.04	Generator 150 KW	130 NORTH CHURCH ROAD Bensenville, IL 60106	Electrical	Replacement Cost / Margin Clause	\$135,000	\$0	\$25,000
23.05	PIO - Bollards, retaining wall	130 NORTH CHURCH ROAD Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
24.01	Theatre	9 SOUTH CENTER STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$2,272,000	\$140,190	\$25,000
24.02	PIO - Dumpster, lighting	9 SOUTH CENTER STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
25.01	Sundaes	15 SOUTH CENTER STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$413,000	\$84,018	\$25,000
25.02	PIO - Dumpster enclosure	15 SOUTH CENTER STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
26.01	Ice Arena	731 EAST JEFFERSON STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$36,885,000	\$839,000	\$25,000
26.02	PIO - Flag pole	731 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$3,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
27.01	West Irving Park Road Lift Station	209 WEST IRVING PARK ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$177,000	\$0	\$25,000
27.02	PIO - Bollards	209 WEST IRVING PARK ROAD Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,000	\$0	\$25,000
28.01	EMA Building	800 EAST JEFFERSON STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$1,109,000	\$0	\$25,000
28.02	PIO - Bollards, fencing	800 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$3,000	\$0	\$25,000
29.01	Teen Center	302 WEST GREEN STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$1,066,000	\$90,000	\$25,000
29.02	PIO - Retaining wall	302 WEST GREEN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
30.01	Waters Edge	545 JOHN STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$14,869,000	\$498,105	\$25,000
30.02	PIO - Bike rack, lighting	545 JOHN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$23,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
31.02	Gazebo #1	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$25,000	\$0	\$25,000
31.03	Gazebo #2	735 E JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$25,000	\$0	\$25,000
31.04	Skate Park	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$140,000	\$0	\$25,000
31.05	Amphitheatre	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$67,000	\$14,000	\$25,000
31.06	Pavilion With Fire Pit	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$86,000	\$0	\$25,000
31.07	Playground-no coverage requested	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$25,000
31.08	Park Restroom	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$36,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
31.09	Field Hockey	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$342,000	\$0	\$25,000
31.11	Dugout #1	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$14,000	\$0	\$25,000
31.12	Dugout #2	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$14,000	\$0	\$25,000
31.13	Dugout #3	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
31.14	Dugout #4	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$8,000	\$0	\$25,000
31.15	Field Storage Building	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$96,000	\$27,000	\$25,000
31.16	Soccer Press Box	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$18,000	\$4,000	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
31.17	Soccer Concessions Container	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$4,000	\$0	\$25,000
31.18	Soccer Field Turf	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,228,000	\$0	\$25,000
31.19	Stadium Press Box	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$85,000	\$4,000	\$25,000
31.20	The Edge Stadium	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$527,000	\$0	\$25,000
31.21	Stadium Utility Building	735 EAST JEFFERSON STREET Bensenville, IL 60106	Parks Buildings	Replacement Cost / Margin Clause	\$10,000	\$4,000	\$25,000
31.22	PIO - Redmond Recreational Complex	735 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$1,297,000	\$0	\$25,000
32.01	Restaurant PIO - Concrete Planters, LED Sign - no coverage requested	120 WEST GREEN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
33.01	Police Station	345 EAST GREEN STREET Bensenville, IL 60106	Police / Jails	Replacement Cost / Margin Clause	\$16,912,000	\$2,958,000	\$25,000
33.02	Generator - 500 kw	345 EAST GREEN STREET Bensenville, IL 60106	Electrical	Replacement Cost / Margin Clause	\$232,000	\$0	\$25,000
33.03	Antenna	345 EAST GREEN STREET Bensenville, IL 60106	Radio Tower	Replacement Cost / Margin Clause	\$30,000	\$0	\$25,000
33.04	PIO - Fencing, flag poles, light, etc.	345 EAST GREEN STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$70,000	\$0	\$25,000
34.01	WWTP	711 EAST JEFFERSON STREET Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,053,877	\$0	\$25,000
34.01	Public Works	717 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$8,779,000	\$255,000	\$25,000
34.02	Salt Dome	717 EAST JEFFERSON STREET Bensenville, IL 60106	Storage	Replacement Cost / Margin Clause	\$316,000	\$0	\$25,000
34.03	Public Works Garage	717 EAST JEFFERSON STREET Bensenville, IL 60106	Garage	Replacement Cost / Margin Clause	\$130,000	\$61,000	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
34.04	Material Storage	717 EAST JEFFERSON STREET Bensenville, IL 60106	Storage	Replacement Cost / Margin Clause	\$137,000	\$0	\$25,000
34.05	Generator - 100 kw	717 EAST JEFFERSON STREET Bensenville, IL 60106	Electrical	Replacement Cost / Margin Clause	\$123,000	\$0	\$25,000
34.06	PIO - Lighting, sign, statue, etc.	717 EAST JEFFERSON STREET Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$86,000	\$0	\$25,000
35.01	Old West Foster Sewer Plant	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,434,000	\$55,000	\$25,000
35.02	Lift Station	701 WEST FOSTER AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$545,000	\$0	\$25,000
35.03	PIO - Fencing	701 WEST FOSTER AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$18,000	\$0	\$25,000
36.01	NORTH Church Road Lift Station	100 NORTH CHURCH ROAD Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$181,000	\$0	\$25,000
37.01	Grand Avenue Lift Station	GRAND AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$323,000	\$0	\$25,000



## PROPERTY SCHEDULE

Bensenville, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
37.02	PIO - Fencing, lighting	GRAND AVENUE Bensenville, IL 60106	Property in the Open	Replacement Cost / Margin Clause	\$12,000	\$0	\$25,000
38.01	Vacant Building	800 WEST IRVING PARK ROAD Bensenville, IL 60106	Vacant Building	Actual Cash Value	\$1,267,950	\$0	\$25,000
9.01	Lift Station	1047 WAVELAND AVENUE Bensenville, IL 60106	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$171,000	\$0	\$25,000
99.01	Stadium Fencing	735 EAST JEFFERSON STREET Bensenville, IL 60106	Other Public Building	Replacement Cost / Margin Clause	\$263,150	\$0	\$25,000

<b>TOTAL BUILDING VALUE</b>	<b>\$178,794,477</b>
<b>TOTAL BPP VALUE</b>	<b>\$6,209,120</b>
<b>TOTAL PROPERTY IN THE OPEN VALUE</b>	
<b>TOTAL INSURED VALUE</b>	<b>\$185,003,597</b>



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

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
2	2000	Front End Loader	Case	JEE0214863	\$1,000	\$21,802
5	2014	Backhoe	John Deere	1T0410TKLEE2 59938	\$1,000	\$40,414
9	1999	Utility Aerial Lift	Ford	1FDXF46F6XEC 99339	\$1,000	\$14,894
10	2003	Hi Ranger	Freight Liner	1FVABTAK03HJ 03719	\$1,000	\$14,337
12	2009	Vactor	Sterling	2FZAATBS29AA D8592	\$1,000	\$83,194
13	1997	Vacall Sweeper	GMC	1GDM7C1J2VJ5 18713	\$1,000	\$32,857
14	2005	Elgin Sweeper	Elgin	P4969S	\$1,000	\$45,356
82	2016	New Police Station	CUMMINGS POWER	J140758368	\$1,000	\$15,841



## Mobile Equipment less than \$10,000 per item

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1	1996	Zamboni	OLYMPIA	RC9612574	\$1,000	\$3,701
3	2021	Loader	John Deere	1dw544lzkf70 8222	\$1,000	\$1,949
4	2000	Backhoe	John Deere	TO410EX89273 7	\$1,000	\$8,869
6	2019	Skid loader	CATERPILLAR	CAT0262DVDTB 10118	\$1,000	\$4,699
7	2011	Skidsteer	Bobcat	AB6420721	\$1,000	\$5,740
8	2004	Aerial Lift	Ford	1FDWF36L84E A17841	\$1,000	\$9,907
11	2017	AQUATECH	Peterbilt	2NP3LJ9X4HM 415422	\$1,000	\$5,435
15	1992	Grader	Lee boy	685020	\$1,000	\$4,217
16	2006	Pressure Washer	Aladdin	1A9FS12116E4 04046	\$1,000	\$425
17	1999	Zamboni	OLYMPIA	RC9810049	\$1,000	\$3,261
18	2003	Zamboni	OLYMPIA	RM030235003	\$1,000	\$6,445
19	2016	Zamboni	OLYMPIA	RMS16016996 0E	\$1,000	\$2,803
20		Lawn mower	Snapper	2013024376	\$1,000	\$0
21		Lawn mower	Toro	R698741	\$1,000	\$0
22		Lawn mower	Craftsman	C9725771	\$1,000	\$0
23		Weed Wacker	Stihl	501825787	\$1,000	\$145
24	2011	Snow Blower	Husqvarna	215646457	\$1,000	\$212
25		Paint stripper	Greco		\$1,000	\$0
26			Stihl	21568	\$1,000	\$196
27		lawn mover	Bobcat		\$1,000	\$100
28		generator	Honda	2311518	\$1,000	\$183
29	2014	Cart with dump	Club Car	zg1313354279	\$1,000	\$2,234



## INLAND MARINE SCHEDULE

Bensenville, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
30	1999	3 wheel for draging baseball field	Super Star	12399	\$1,000	\$2,356
31	2003	Cart with dump	Club Car	AD0344-344326	\$1,000	\$213
32	2012	Snow blower	Toro	7907429	\$1,000	\$371
33	2012	Snow blower	Toro	658814	\$1,000	\$418
34	2014	Snow blower	Toro	6481268	\$1,000	\$649
35	2014	Snow blower	Toro	6854121	\$1,000	\$365
36	2002	Roller		5458421	\$1,000	\$2,850
37		30" push lawn mower	Craftsman		\$1,000	\$52
38	2002	Cart with dump	Cushman	2178	\$1,000	\$999
39	1998	riding lawn mower	John Deere	M02653B070146	\$1,000	\$719
40	2018	Vacuum cleaner		S/N111320007958	\$1,000	\$272
41		Blue color pump			\$1,000	\$1,388
42	2016	Generator	Generac		\$1,000	\$1,271
43		Portable generator	Honda		\$1,000	\$732
44		Generator	KOHLER		\$1,000	\$4,068
45		Concrete saw	Stihl		\$1,000	\$1,293
46	2015	Pump- orange color	Godwin	16MBB1513FD072606	\$1,000	\$834
47		Portable generator	Generac		\$1,000	\$762
48		Portable pump	Godwin		\$1,000	\$95
49		Portable pump	Godwin		\$1,000	\$95
50		Portable generator	KOHLER		\$1,000	\$443
51		Portable pump	Honda		\$1,000	\$186
52		Portable pump	Honda		\$1,000	\$186
53		Portable generator	Husqvarna		\$1,000	\$92
54	2013	walk behind concrete saw	Husqvarna	1316617001	\$1,000	\$852
55		Water tank & pump #1	Honda		\$1,000	\$1,687



## INLAND MARINE SCHEDULE

Bensenville, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
56		Water tank & pump #2	Honda		\$1,000	\$1,550
57		Portable generator	Honda		\$1,000	\$199
58		Portable generator	Honda		\$1,000	\$735
59	2016	saw	Husqvarna	1542687s	\$1,000	\$741
60	2003	Riding mower	Jacobsen	69116005472	\$1,000	\$1,868
61		Pump- red	Manufacturer	6cgha	\$1,000	\$88
62	2011	Zero turn sit down rider mower	Bobcat	94250200226	\$1,000	\$759
63	2008	Zero turn sit down rider mower	Bobcat	64223303533	\$1,000	\$575
64	2010	Stand up mower	Wright	52903	\$1,000	\$1,490
65	2014	Floor scrubber	Ech2o	486125451	\$1,000	\$47
66	2003	Cart with dump	Club Car	5216581	\$1,000	\$1,381
67	1996	Lift		2158	\$1,000	\$513
68	2019	Wanco solar trailer WTSP		5F1151015K10 00469	\$1,000	\$0
69	2002	Fork lift		62708	\$1,000	\$774
70	2018	blower	Stihl		\$1,000	\$0
71	1999	Sewer camera trailer		4PL500GXX103 5693	\$1,000	\$8,810
72	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$50
73	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$50
74	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$0
75	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$0
76	2013	EMA blue trash pump	Briggs & Stratton		\$1,000	\$0
77	2020	36" snow brush	KOHLER	964	\$1,000	\$97
78	1988	3" trash pump	Briggs & Stratton	880532512	\$1,000	\$0
79		Ice edger	Briggs & Stratton		\$1,000	\$437
80	2021	Message board trailer		2SGUS211XMS 000010	\$1,000	\$293
81	2021	3 wheeler	John Deere		\$1,000	\$0



## INLAND MARINE SCHEDULE

Bensenville, Village of

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
83	1972	Old Police Station	KOHLER	361680	\$1,000	\$1,366
84	2000	Village Hall	Generac	2069361	\$1,000	\$6,575
85		Waste Water Treatment Plant	MARATHON	EL/92676/10/7 /1	\$1,000	\$3,978
86		Waste Water Treatment Plant	MARATHON	EL/92676/10/7 /1	\$1,000	\$6,900
87		Well #5 pump	WAUKESHA		\$1,000	\$1,353
<b>TOTAL INSURED VALUE</b>					<b>\$393,093</b>	



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

# TankSafe® Storage Tank Liability Insurance Policy

ACE American Insurance Company  
436 Walnut Street  
Philadelphia, PA 19106

(claims-made coverage)

## Coverage Quotation

### CHUBB ENVIRONMENTAL

**DATE:** 09/27/2022  
**TO:** Joshua T Mezyk  
**ALLIANT INSURANCE SERVICES HOUSTON LLC**  
**200 SOUTH WACKER DRI**  
**CHICAGO, IL 60606**  
**josh.mezyk@alliant.com**

QUOTATION # G28382728 004Q

**INSURER:** ACE American Insurance Company

**A.M. BEST RATING:** A++ XV

**FIRST NAMED INSURED:** Village of Bensenville

**ADDRESS:** 12 S Center St  
Bensenville, IL 60106-2130

**INCEPTION DATE:** 12/01/2022

**EXPIRATION DATE:** 12/01/2023

**RETROACTIVE DATE:** See attached Schedule of Covered Storage Tanks

LIMITS OF LIABILITY	DEDUCTIBLE AMOUNT	TERM (YEARS)	PREMIUM	TRIA PREMIUM
<b>\$1,000,000</b> Per Storage Tank Incident Limit of Liability (Claims and Remediation Costs) for USTs				
<b>\$1,000,000</b> Aggregate Limit of Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents				
<b>\$1,000,000</b> Aggregate Limit of Limit of Liability for all Legal Defense Expense for all Storage Tank Incidents				
<b>\$2,000,000</b> Total Policy Aggregate Limit of Liability for all Storage Tank Incidents	\$5,000 Per Storage Tank Incident	1	\$1,708	\$0

The premium in this quote includes commission in an amount equal to 15.00% of such premium.

\*THE OPTIONAL TERRORISM RISK INSURANCE ACT (TRIA) PREMIUM AS QUOTED ABOVE IS THE ADDITIONAL PREMIUM THAT WILL BE INCLUDED IN THE TOTAL PREMIUM FOR THIS POLICY IF TRIA COVERAGE IS ELECTED. THIS CHARGE IS FOR TRIA COVERAGE PER THE ATTACHED DISCLOSURE LETTER. WE MUST RECEIVE A SIGNED COPY OF THE ATTACHED DISCLOSURE LETTER INDICATING THAT TRIA COVERAGE HAS BEEN ACCEPTED OR DECLINED.

TERMS & CONDITIONS	
<b>Covered Storage Tanks:</b>	See attached Schedule of Covered Storage Tanks
<b>Policy Form:</b>	PF-31181 (10/10) TankSafe Policy Form (US) 10.2010 <u>As per policy form, known conditions under this policy are not covered.</u>
<b>Additional Terms &amp; Conditions:</b>	<ol style="list-style-type: none"> <li>1. Premium is 0% Minimum-Earned as of inception of the Policy</li> <li>2. PF-31650 (08/11) Basic Extended Reporting Period Amendatory (60 Days – Illinois Specific) Endorsement</li> <li>3. PF-31661 (08/11) Closure, Removal Or Replacement Amendatory (Illinois-Specific) Endorsement</li> <li>4. PF-54026 (02/20) Extended Reporting Period Scope Confirmation (First-Party Discovery) Endorsement</li> <li>5. PF-31653 (08/11) Financial Responsibility Condition Endorsement (Illinois Specific)</li> <li>6. PF-31174 (09/10) Loading And Unloading Coverage (Time Element Reporting) Endorsement</li> <li>7. PF-31164 (09/10) Schedule of Covered Storage Tanks</li> <li>8. ALL-21101 (11/06) Trade Or Economic Sanctions Endorsement</li> <li>9. PF-31834a (02/20) Illinois Amendatory Endorsement</li> <li>10. CC-1K11j (03/21) Signatures</li> <li>11. ALL-34772 (11/11) Illinois Notice To Policyholders Regarding The Religious Freedom Protection and Civil Union Act</li> <li>12. TR-19606e (08/20) Policyholder Disclosure Notice of TRIA</li> <li>13. ALL-18653d (07/14) Questions About Your Insurance?</li> <li>14. ALL-20887a (03/16) Chubb Producer Compensation Practices &amp; Policies</li> <li>15. ILP 001 01 04 U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders</li> </ol>
<b>TRIA Forms:</b>	<ol style="list-style-type: none"> <li>1.PF-23728b (02/20) Terrorism Risk Insurance Act Endorsement</li> <li>2.TRIA11e (08/20) Disclosure Pursuant To Terrorism Risk Insurance Act</li> </ol>
<b>Value-Added Services</b>	Chubb Environmental is committed to developing long-term relationships with our valued insureds. It is our philosophy to partner with our insureds and become an extension of their risk management team, in an effort to enhance the environmental risk management culture within their organization. Working with our insured's risk management team, Chubb Environmental will utilize Environmental Incident Alert, in addition to ESIS Health, Safety and Environmental Services, a Chubb loss control subsidiary, to customize and deliver quality environmental engineering risk control services focused on helping them minimize potential loss exposures. Environmental Incident Alert is a complimentary program developed to assist Chubb Environmental clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time) and mitigate potential liabilities associated with environmental releases.

**ALL TERMS, CONDITIONS, AND PRICING ARE SUBJECT TO RECEIPT, REVIEW, AND APPROVAL OF THE FOLLOWING, PRIOR TO BINDING:**

1. Receipt and review of completed and signed Chubb TankSafe application and tank inventory, prior to binding.

<b>Policy Form</b>	<b>PF-31181 (10/10) TankSafe Policy Form (US) 10.2010</b>
This quotation contemplates the use of Chubb forms, issued on the paper indicated above in this document. All terms and conditions are per those forms and endorsements unless otherwise noted herein.	

<b>OFAC</b>	OFAC NOTICE: The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency." OFAC has identified and listed numerous Foreign agents, Front organizations, Terrorists, Terrorist organizations, and Narcotics traffickers as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury's web site – <a href="http://www.treas.gov/ofac">http://www.treas.gov/ofac</a> . In accordance with OFAC regulations, if it is determined that you or any other proposed named insured has violated U.S. sanctions law or is a Specially Designated National or Blocked Person, as identified by OFAC, we reserve the right to withdraw this quote at any time prior to binding.
<b>TRIA</b>	<b>TRIA NOTICE:</b> Presently, the Terrorism Risk Insurance Act ("TRIA") expires on 12/31/27. The premium quoted above includes a separate premium charge for terrorism coverage over the entire Policy Period. In the unlikely event that you elect to receive TRIA coverage and it is not renewed before 12/31/27, or TRIA otherwise expires at some point during the Policy Period, we will refund the unearned portion of our TRIA premium to you on a pro-rata basis. In the event that new legislation is enacted requiring the Insurer to offer coverage for terrorism that is materially different than the coverage requirements included in the current version of TRIA that expires on 12/31/27, the Chubb Companies reserve the right to re-price and tailor TRIA coverage to conform with the statutory requirements and risks presented in the new legislation.
<b>Disclaimer</b>	<p>Please read this quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this quotation are not included. The terms and conditions of this quotation supersede the submitted insurance specifications and all prior proposals and binders. Actual coverage will be provided by and in accordance with the policy as issued.</p> <p>The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer.</p> <p>This quotation has been constructed on reliance of the data provided in the submission. A material change or misrepresentation of that data voids this quotation.</p>
<b>Premium Payment</b>	<b>IN THE EVENT COVERAGE IS BOUND, THE PREMIUM INDICATED ABOVE MUST BE REMITTED TO US WITHIN THIRTY (30) DAYS FROM THE DATE OF THE INVOICE AS OUTLINED ON YOUR AGENCY'S MONTHLY STATEMENT BILL.</b>
<b>eDelivery</b>	Acceptance of this quote indicates the insured's consent to accept delivery of the policy by electronic means, including delivery of the policy as an e-mail attachment. We will deliver the policy to the email address shown above. If the insured would like to withdraw their consent to electronic delivery and exclusively receive a printed paper copy of the policy, please contact the undersigned.
<b>Quotation Expiration</b>	<b>THIS BINDABLE QUOTATION SHALL EXPIRE AT 5:00 pm E.S.T. on: 12/01/2022</b>

Thank you for the opportunity to quote on this risk. For underwriting questions or concerns, please contact TankSafe Policy Change at N/A or [TankSafePolicyChange@Chubb.com](mailto:TankSafePolicyChange@Chubb.com).

## SCHEDULE OF COVERED STORAGE TANKS

Insured Facility Name and Address	Tank ID No.	Tank Size (gal.)	Tank Type (UST or AST)	Retroactive Date
Tank 1 intersection of York Road and Roosevelt Road Bensenville, Illinois 60106	1	2,000	UST	12/02/2009



**POLICYHOLDER  
DISCLOSURE NOTICE  
OF TERRORISM  
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--

-to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government will reimburse 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is 0, and does not include any charges for the portion of losses covered by the United States government under the Act.

**I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.**

# EMPLOYEE RATE SHEET

| PLAN YEAR 2023-2024

The Village of Bensenville offers a series of health coverage options. Choosing a health coverage option is an important decision. Please review the applicable insurance benefit premium rates for the period of July 1, 2023, to June 30, 2024, below. Once you have selected benefits and the corresponding tier, please complete, and return the Benefit Enrollment Change Form to Human Resources.

**How to use this chart:** First, choose your medical plan, PPO, or HMO. Next, see the dental and vision plans offered. Then, choose the corresponding tier or level of coverage that best meets your needs (employee only, employee plus spouse, children, or family) to determine the premium deduction you will incur per pay period.

## BENEFIT PREMIUM RATES – JULY 1, 2023, to JUNE 30, 2024

	TOTAL PREMIUM	EMPLOYEE PORTION	EMPLOYEE PER PAY PERIOD	VILLAGE PORTION	VILLAGE PER PAY PERIOD
<b>BCBS PPO</b>					
Employee	\$ 861.17	\$ 129.18	\$ 64.59	\$ 731.99	\$ 366.00
Employee/Spouse	\$ 1,808.46	\$ 271.27	\$ 135.63	\$ 1,537.19	\$ 768.60
Employee/Child	\$ 1,636.23	\$ 245.43	\$ 122.72	\$ 1,390.80	\$ 695.40
Family	\$ 2,556.99	\$ 383.55	\$ 191.77	\$ 2,173.44	\$ 1,086.72
Medicare/Single	\$ 689.49	\$ 103.42	\$ 51.71	\$ 586.07	\$ 293.03
Medicare EE & Non-Medicare	\$ 1,550.67	\$ 232.60	\$ 116.30	\$ 1,318.07	\$ 659.03
<b>BCBS HMO</b>					
Employee	\$ 692.29	\$ 103.84	\$ 51.92	\$ 588.45	\$ 294.22
Employee/Spouse	\$ 1,453.82	\$ 218.07	\$ 109.04	\$ 1,235.75	\$ 617.87
Employee/Child	\$ 1,315.36	\$ 197.30	\$ 98.65	\$ 1,118.06	\$ 559.03
Family	\$ 1,994.67	\$ 299.20	\$ 149.60	\$ 1,695.47	\$ 847.73
Medicare Employee	\$ 524.09	\$ 78.61	\$ 39.31	\$ 445.48	\$ 222.74
Medicare EE & Non-Medicare	\$ 1,216.38	\$ 182.46	\$ 91.23	\$ 1,033.92	\$ 516.96
<b>DELTA DENTAL OF IL - PPO</b>					
Employee	\$ 37.07	-	-	\$ 37.07	\$ 18.54
Employee/Spouse	\$ 74.14	\$ 37.07	\$ 18.54	\$ 37.07	\$ 18.54
Employee/Child	\$ 84.15	\$ 47.08	\$ 23.54	\$ 37.07	\$ 18.54
Family	\$ 108.19	\$ 71.12	\$ 35.56	\$ 37.07	\$ 18.54
<b>VSP VISION CARE</b>					
Employee	\$ 4.32	\$ 4.32	\$ 2.16	\$ -	\$ -
Employee/ Spouse	\$ 8.03	\$ 8.03	\$ 4.02	\$ -	\$ -
Employee/ Child	\$ 8.58	\$ 8.58	\$ 4.29	\$ -	\$ -
Family	\$ 13.71	\$ 13.71	\$ 6.86	\$ -	\$ -

For questions, please contact Marisol Leyva, Human Resources Manager at 630-350-3401 or via email at [mleyva@bensenville.il.us](mailto:mleyva@bensenville.il.us).