



Kendall County Forest Preserve District

2022 – 2023

Package Insurance Proposal

Presented on October 14, 2022 by:

Daniel Mackey
Senior Vice President

Dane Mall
Lead Public Entity Risk Advisor
Account Executive

Samantha Shock-Ford CIRS, AINS
Account Manager- Lead

Alliant Insurance Services, Inc.
353 North Clark Street
Chicago, IL 60654
O 312 595 6200
F 312 595 7163

CA License No. 0C36861

www.alliant.com

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Your Service Team

Michael J. Mackey

Executive Vice President- Producer
Michael.Mackey@alliant.com

Phone: 312 595 7900

Daniel Mackey

Senior Vice President
Daniel.Mackey@alliant.com

Phone: 312 595 7905

Dane Mall

Lead Public Entity Risk Advisor
Account Executive
Dane.Mall@alliant.com

Phone: 312 837 4415

Samantha Shock-Ford, CISR, AINS

Account Manager Lead
Samantha.Shock@alliant.com

Phone: 312 837 4403

Larry Rosen

Claims Advocate- Lead Risk
Larry.Rosen@alliant.com

Phone: 312 595 8111

Jacqui Norstrom

Senior Vice President- Surety
Jacquelyn.Norstrom@alliant.com

Phone: 312 595 6976

Executive Summary

The Public Entity Professionals of Alliant Insurance Services, Inc. are thankful for the opportunity to present the December 1st, 2022 to December 1st, 2023 property and casualty insurance renewal proposal to Kendall County Forest Preserve District (KCFPD). 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 KCFPD, 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 change, societal conflict and available insurance market capacity.

State of the Insurance Marketplace

Inflation, loss pressures, supply chain issues, replacement costs, and political risks continue to be factors in market projections on most lines of coverage. Rate increases are expected to continue in an attempt to offset these factors. Law enforcement liability, cyber threats and continued severe global weather-related property losses are not subsiding and are having a prolonged impact on the insurance marketplace for public entities. The risk appetite of insurance carriers for public entity liability risks has diminished considerably over the last few years and there are no remarkable signs that the market is improving.

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 \$21.5 million verdict involving the drowning of a boy in a park district camp) 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.

Renewal Summary

Insurance Renewal

As one of the largest intermediaries with ICRMT, we were successful in negotiating an overall flat rate with premium pricing being driven by the increases in the KCFPD’s exposures as indicated below. The overall total premium increase is \$4,770 (7.7%) for the property and liability coverage, in comparison to the 12/1/2022 to 12/1/2023 policy term. It is important to note that decreases in premium pricing in today’s insurance marketplace are extremely rare. Overall loss experience for the District remains favorable across all lines of coverage. Exposure-driven factors that influenced the renewal, most notably, are the following.

- **Property Values-** While the District’s building values have remained consistent, property rate increases are driving the District’s premium increase. ICRMT increased the District’s property values by 7%.
- **Inland Marine-** equipment values increased slightly by 1.56%
- **Workers’ Compensation-** Payroll increase of 11% (\$77,980)

- Workers' Compensation- The District's experience modification rate decreased slightly by .01 (2020-2021: .85; 2021-2022: .93, 2022- 2023: .92)

Conclusion

As always, Dave Guritz was very helpful in promptly providing underwriting data in an organized fashion to enable a quick and timely renewal proposal.

The District's continued insurance carrier partnership with ICRMT continues to be advantageous over the short and long-term with respect to coverage, services and pricing when most public entities, in Illinois and across the country, are continuing to experience significant increases and significant limitations of coverage.

Thank you so much for the opportunity to present the renewal results. We at Alliant Insurance Services, Inc. are very pleased with the renewal results in light of the extremely challenging and unprecedented economic and society times. We are very excited for the coming year to service the District's property & casualty insurance needs.

We welcome discussion regarding this proposal and thank you for the privilege of partnering with the Kendall County Forest Preserve District.

Premium Summary

	Expiring Annual Premium 12/1/2021 to 12/1/2022	Renewal Premium 12/1/2022 to 12/1/2023	Incr/Dec
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Premium - Annualized

Property & Liability Package Premium	\$ 45,846	\$ 48,496	5.780%
Workers Comp Premium	\$ 15,994	\$ 18,114	13.25%
ICRMT- Sub-Total Premium	\$ 61,840	\$ 66,610	7.71%
Cyber Liability (Provided by County)	\$ -	\$ -	0%
Total Program Premium	\$ 61,840	\$ 66,610	7.71%

Exposure Changes

			Incr/Dec
Building Values	\$ 10,706,254	\$ 11,455,692	7.00%
Contents	\$ 477,400	\$ 477,400	0%
Mobile Equipment	\$ 251,252	\$ 255,161	1.56%
Total Values	\$ 11,183,654	\$ 11,933,092	6.70%
Payroll	\$ 721,198	\$ 799,178	11%
Vehicles	11	11	0%
Experience Modifier	0.93	0.92	-1%

Workers Compensation Premium Basis

ST Classification	Code	12/1/2021-2022 ICRMT- Pre Audit			12/1/2022-2023 ICRMT- Renewal Payroll @ Expiring Rates			12/1/2022-2023 RENEWAL ICRMT		
		Payroll	Rate	Premium	Payroll	Rate	Premium	Payroll	Rate	Premium
IL Farm: Cattle or Livestock Raising NOC & Drivers	0083	\$ 67,535	5.16	\$ 3,485	\$ 74,579	5.16	\$ 3,848	\$ 74,579	5.67	\$ 4,229
IL Clerical	8810	\$ 180,333	0.5	\$ 902	\$ 161,571	0.5	\$ 808	\$ 161,571	0.44	\$ 711
IL Teachers/College/Professional	8868	\$ 137,463	0.39	\$ 536	\$ 177,718	0.39	\$ 693	\$ 177,718	0.34	\$ 604
IL Parks	9102	\$ 335,867	4.94	\$ 16,592	\$ 385,310	4.94	\$ 19,034	\$ 385,310	5.83	\$ 22,464
		\$ 721,198		\$ 21,515	\$ 799,177		\$ 24,383	\$ 799,177		\$ 28,008
Increased Limit Multiplier			1.02	\$ 21,945		1.02	\$ 24,871		1.02	\$ 28,568
Minimum Premium			\$ 1,000	\$ 21,945		\$ 1,000	\$ 24,871		\$ 1,000	
Experience Modifier			0.93	\$ 20,409		0.93	\$ 23,130		0.92	\$ 26,283
Schedule Modifier			0.85	\$ 17,348		0.85	\$ 19,660		0.75	\$ 19,712
Premium Discount			7.80%	\$ 1,353		7.80%	\$ 1,534		8.10%	\$ 1,597
			TOTAL	\$ 15,995		TOTAL	\$ 18,127		TOTAL	\$ 18,115

Named Insured / Additional Named Insureds

Named Insured(s)

Kendall County Forest Preserve District

Additional Named Insured(s)

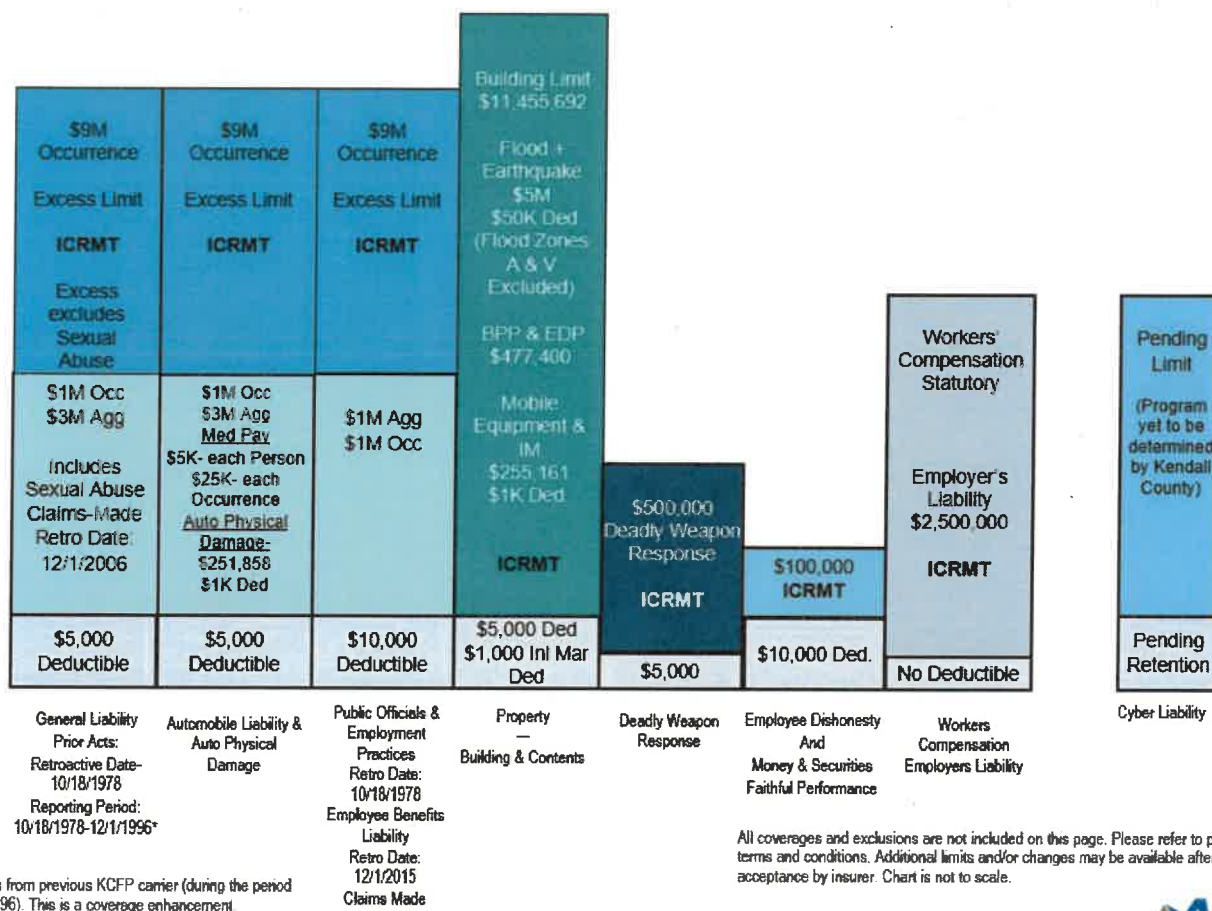
None

NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) 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 Tower

12/1/2022 to 12/1/2023



Line of Coverage

Package Coverage

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

Illinois Counties Risk Management Trust
 Not Rated
 Not Rated
 December 1, 2022 to December 1, 2023

Coverage Form:

- ICRMT Liability Form - ICRMT 1100 12-20
- ICRMT Property Form - ICRMT 1200 07-21
- ICRMT Equipment Breakdown Form – ICRMT 1300 12-20
- ICRMT Crime Form - ICRMT 1400 07-21
- ICRMT Workers Compensation Form – ICRMT 1500 12-13

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
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$ 100,000
Annual Aggregate	\$ 100,000
Innocent Party Defense Coverage	Included

Prior Acts:

Retroactive Date	October 18, 1978
Limit of Liability is Equal to Limit Previously Carried	
Reporting Period	October 18, 1978 to December 1, 1996
Retroactive Date - Sexual Abuse Liability	December 1, 2006

Package Coverage - Continued

Deductible:	\$ 5,000 each occurrence
Sexual Abuse Liability	\$ 5,000
Coverages Include:	<ul style="list-style-type: none"> • Liquor Liability • Medical Professional (Excluding Doctors & Dentists) • Special Events • Terrorism • Volunteers • Non-Auditable • Herbicides & Pesticides - \$50,000 Coverage Limits • Premises Liability

VIOLENT EVENT RESPONSE COVERAGE

Limits:	
Per Event Limit	\$ 500,000
Annual Aggregate Limit	\$ 500,000
Deductible:	\$ 5,000 each occurrence
Coverages Include:	<ul style="list-style-type: none"> • Crisis Investigation • Personal Crisis Management Event Response Team • Crisis Communication Support, Media Management, Public Relations • Temporary Security Measures • The following Sub limited Coverages: <ul style="list-style-type: none"> ○ Medical Expenses \$25,000 Per Person ○ Counseling Service Expenses \$10,000 Per Person ○ Funeral Service Expenses \$15,000 Per Person ○ Per Event Crisis Team Services \$100,000 ○ Memorialization Expenses \$250,000

Package Coverage - Continued

AUTO LIABILITY & PHYSICAL DAMAGE

Limits:

Auto Liability	
Each Occurrence	\$ 1,000,000
Auto Medical Payments	
Each Person	\$ 5,000
Each Occurrence	\$ 25,000
Uninsured & Underinsured Motorist Liability	
Each Occurrence	\$ 100,000
Auto Physical Damage	
Total Scheduled Value	\$ 251,858
Total Agreed Value	\$ 0
Number of Vehicles	11

Deductible:

Auto Liability	\$ 5,000	each occurrence
Uninsured & Underinsured Motorist Liability	\$ 0	
Auto Physical Damage		
Comprehensive Per Loss	\$ 5,000	
Collision Per Loss	\$ 5,000	

Coverages Include:

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

Package Coverage - Continued

PUBLIC OFFICIALS LIABILITY

Limits:	
Each Occurrence	\$ 1,000,000
Annual Aggregate	\$ 1,000,000
Limits – Continued:	
Employment Practice Liability	Included
Employee Benefits Liability	Included
Retroactive Date:	
Employment Practice Liability	October 18, 1978
Employee Benefits Liability	October 18, 1978 December 1, 2015
Deductible:	\$ 10,000
Coverages Include:	<ul style="list-style-type: none"> • Employee Wage Reimbursement <ul style="list-style-type: none"> ○ Each Occurrence \$10,000 ○ Annual Aggregate \$20,000 • Non-Monetary Legal Defense <ul style="list-style-type: none"> ○ Each Occurrence \$50,000 ○ Annual Aggregate \$50,000 • Sexual Harassment • Discrimination • Wrongful Termination • FOIA/Open Meetings Act • Attorney’s Professional

EXCESS LIABILITY

Limits:	
General Liability	\$ 9,000,000
Auto Liability	\$ 9,000,000
Public Officials (Claims Made)	\$ 9,000,000
Underlying Limits:	
General Liability	\$1,000,000/\$3,000,000
Auto Liability	\$1,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000

Package Coverage - Continued

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.

Coverages Excluded – Continued:

PROPERTY

Limits:

Building Value	\$ 11,455,692
Business Personal Property Including Stationary EDP	\$ 477,400
Personal Property of Others	\$ 100,000
Newly Constructed or Acquired Property	\$ 1,000,000
Footbridges	\$ 100,000
Covered Property in Transit	\$ 1,000,000
Additional Property Coverages	
Earthquake (including mine subsidence)	\$ 5,000,000
Program Aggregate	\$ 250,000,000
Flood	\$ 5,000,000
Program Aggregate (Excluding Flood Zone A and V)	\$ 250,000,000
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
Supplement Coverage	
Unnamed Locations - Unintentional E&O	\$ 1,000,000

Package Coverage - Continued

Communication Towers	\$	100,000	
Tree, Shrubs, and Plants are subject to a maximum per item of			
Per Item	\$	25,000	
Per Occurrence	\$	100,000	
Limits – Continued:			
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	\$	100,000	
			Including but not limited to Fences, Light Fixtures /Poles, Road Signs, Non-Utility Poles, Fountains, Monuments, Goal Posts, Playground Equipment, Scoreboards, Benches, Statues, Fire Hydrants, Traffic Lights/Control Boxes, Bleachers, Ticket Booths, Dugouts, Bike Racks
Deductible:			
Covered Property	\$	5,000	
Earthquake (including mine subsidence)	\$50,000 or 5% of the damaged location; whichever is greater		
Flood	\$	50,000	per occurrence
All Supplemental Property Coverages	\$	5,000	minimum

Package Coverage - Continued

MOBILE EQUIPMENT & MISC. ARTICLES

Limits:		
Mobile Equipment greater than or equal to \$10,000 per item	\$	176,232
Limits – Continued:		
Mobile Equipment less than \$10,000 per item	\$	78,929
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	\$	100,000
Pollutant Clean-Up	\$	10,000
Fire Department Equipment	\$	50,000
Musical Instruments, Athletic Equipment & Uniforms	\$	500,000
Unscheduled Watercrafts	\$	100,000
Deductible:	\$	5,000

EQUIPMENT BREAKDOWN

Limits:		
Total Building and Contents Value	\$	11,933,092
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
Hazardous Substance, Contamination, Pollutants	\$	10,000,000
Ordinance or Law	\$	10,000,000
Newly Acquired Property	\$	1,000,000
Debris Removal		25% or \$500,000

Package Coverage - Continued

Water Damage	Included
Emergency Power Generating Equipment 1,000 kw or less	Included
Non Emergency Power Generating Equipment	Excluded
Deductible:	\$ 5,000
BI/EE & Utility Interruption	24 Hours

CRIME

Limits:	
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:	\$ 10,000

WORKERS' COMPENSATION

Limits:	
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:	<ul style="list-style-type: none"> • 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

Package Coverage - Continued

- ICRMT Trust Agreement contains a resolution making the program non-assessable

Disclosures

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

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

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

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

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

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

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

NY Regulation 194

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

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

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

Privacy

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

Other Disclosures / Disclaimers

FATCA:

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

NRRA:

(Applicable if the insurance company is non-admitted)

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

Other Disclosures / Disclaimers - Continued

Guarantee Funds

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

Claims Reporting:

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

Claims Made Policy:

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

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

Changes and Developments

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

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

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

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

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

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

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

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a "blanket" additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

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

Optional Coverages

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

Target Coverages

CRIME (may include Employee Dishonesty, Computer Fraud, Social Engineering, etc.)

CYBER RISK

UMBRELLA (Increased Liability Limits)

FLOOD INSURANCE

MANAGEMENT LIABILITY

Directors & Officers Liability

Employment Practices Liability

Fiduciary Liability

Other Coverage Options

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 which are unique to your organization.

Business Income/Extra Expense

Earthquake

Employed Lawyers

Employee Benefits Liability

Equipment Breakdown

Food Borne Illness

Foreign Insurance

Garagekeepers Liability

Hired Auto Physical Damage

Kidnap & Ransom

Law Enforcement Liability

Media and Publishers Liability

Network Security / Privacy Liability and Internet Media Liability

Non-Owned & Hired Automobile Liability

Pollution Liability

Owned/Non-Owned Aircraft

Owned Watercraft

Professional Liability

Property in Transit

Property of Others (Clients, Employees, Other)

Special Events Liability

Spoilage

Student Accident

Volunteer Accidental Death & Dismemberment (AD&D)

Workers Compensation & Employers Liability

Workplace Violence

Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance policies:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

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

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

Request to Bind Coverage

Kendall County Forest Preserve District

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:
Package	<input type="checkbox"/>

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

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

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

Signature of Authorized Insured Representative	Date
Title	
Printed / Typed Name	

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

Quote(s)

ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM RENEWAL



Kendall County Forest Preserve District

PRESENTED BY:

Alliant Mesriow Insurance Services

POLICY YEAR:

DEC 01, 2022 - DEC 01, 2023

Quote Number:

R2-1000669-2223-01

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

PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

ACCOUNT EXECUTIVES

JEFF WEBER

Executive Vice President
jeff.weber@ipmg.com
314.293.9707

BOB SPRING

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

KYLE SHELL

Account Executive
kyle.shell@ipmg.com
314.293.9717

UNDERWRITING

TODD GREER

Senior Vice President
todd.greer@ipmg.com
630.485.5869

KRISTEN TRACY

VP - Public Entity Underwriting
kristen.tracy@ipmg.com
630.485.5970

DANIEL KOLE

Program Underwriting Associate
daniel.kole@ipmg.com
630.485.5952

PROGRAM ADMINISTRATION

JACKIE KING

ICRMT Program Manager
jackie.king@ipmg.com
630.485.5874

KIM DIEDERICH

ICRMT Account Assistant
kim.diederich@ipmg.com
630.485.5863

TIM OLSON

ICRMT Administrative Assistant
tim.olson@ipmg.com
630.485.5924



RISK MANAGEMENT & LOSS CONTROL SERVICES

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

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

SERVICES INCLUDED:

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



RISK MANAGEMENT & LOSS CONTROL CONSULTANTS

BRIAN DEVLIN

Senior Vice President
brian.devlin@ipmg.com
630.485.5922

MARK BELL

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

JEFF BACIDORE

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

DAN LUTTRELL

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

JOSH BLACKWELL

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

BEN HARMENING

Risk Management Consultant
- Law Enforcement Practice
ben.harmening@ipmg.com
224.840.4405

KEVIN MADEIRA

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

BRANDON BEYER

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



CLAIMS MANAGEMENT SERVICES

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

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

SERVICES INCLUDED:

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

CONTACT:

MIKE CASTRO
Senior Vice President
mike.castro@ipmg.com
630.485.5895

DONNA FROMM
WC Claims Director
donna.fromm@ipmg.com
630.485.5950

SUSANNE SKJERSETH
PC Claims Manager
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
- PEDDA Coverage Available
- Unemployment Insurance Program

Who is an Insured

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

Visit our page for more information:

www.ICRMT.com

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



COVERAGE SUMMARY: GENERAL LIABILITY

GENERAL LIABILITY	LIMITS
Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Advertising and Personal Injury	\$1,000,000
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$50,000
Prior Acts	
Retroactive Date:	10/18/1978
Limit of Liability is Equal to Limit Previously Carried	
Reporting Period:	10/18/1978 - 12/01/1996
Deductible: \$5,000 each occurrence	
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$100,000
Annual Aggregate	\$100,000
Retroactive Date:	12/01/2006
Innocent Party Defense Coverage Included	
Deductible: \$5,000	

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: \$5,000 each occurrence

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



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: \$5,000 each occurrence

UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence	\$100,000
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Deductible: \$0

AUTO PHYSICAL DAMAGE

Total Scheduled Value	\$251,858
Total Agreed Value	\$0
Number of Vehicles	11

Comprehensive Per Loss Deductible: \$5,000

Collision Per Loss Deductible: \$5,000

**Or as indicated on the Schedule*

COVERAGES INCLUDE

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



COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

PUBLIC OFFICIALS LIABILITY - CLAIMS MADE

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

Deductible: \$10,000 each occurrence

EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE

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

Deductible: \$10,000 each occurrence

EMPLOYEE BENEFITS LIABILITY

Each Occurrence	Included
Annual Aggregate	Included
Retroactive Date: 12/01/2015	

Deductible: \$10,000 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

Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$9,000,000
Auto Liability	\$1,000,000	\$9,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$9,000,000

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

	LIMITS
Building Value	\$11,455,692
Business Personal Property Including Stationary EDP	\$477,400
Personal Property of Others	\$100,000
Newly Constructed or Aquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000

Deductible: \$5,000

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

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

Deductible: \$50,000 or 5% of the damaged location; whichever is greater

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

Deductible: \$50,000 per occurrence

COVERED COSTS & EXPENSES

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



COVERAGE SUMMARY: PROPERTY (cont.)

SUPPLEMENT COVERAGE

	LIMITS	
Unnamed Locations - Unintentional E&O	\$1,000,000	
Communication Towers	\$100,000	
Tree, Shrubs, and Plants are subject to a maximum per item of		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Golf Course Tees and Greens		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Interruption of Computer Operations		
Per occurrence	\$50,000	
Annual Aggregate	\$100,000	
Personal Effects	\$100,000	
Retaining Walls and Other Outdoor Walls	\$10,000	
Underground Sprinkler System	\$100,000	
Utility Services - Direct Damage	\$1,000,000	
Utility Services - Time Element	\$1,000,000	
Limited Fungus/Fungi, Wet 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	\$176,232
Mobile Equipment less than \$10,000 per item	\$78,929

Deductible: \$5,000

***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

\$11,933,092

Deductible: \$5,000

BI/EE & Utility Interruption Deductible: 24 Hours

COVERAGE EXTENSION

Combined Business Income

Included

Combined Extra Expense

Included

Spoilage Damage

Included

Utility Interruption - Time Element

\$10,000,000

Electronic Data or Media

\$10,000,000

Expediting Expenses

Included

Ordinance or Law

\$10,000,000

Hazardous Substance, Contamination, Pollutants

\$10,000,000

Newly Acquired Property

\$1,000,000

Debris Removal

25% or \$500,000

Water Damage

\$500,000

Emergency Power Generating Equipment 1,000 kw or less

Included

Non Emergency Power Generating Equipment is Excluded.



COVERAGE SUMMARY: CRIME

COVERAGE	LIMIT
Blanket Employee Dishonesty	\$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: \$10,000

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



COVERAGE SUMMARY: WORKERS' COMPENSATION

COVERAGE

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

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
0083	Farm: Cattle or Livestock Raising NOC & Drivers	\$74,579	5.67	\$4,229
8810	Clerical	\$161,571	0.44	\$711
8868	Teachers/College/Professional	\$177,718	0.34	\$604
9102	Parks	\$385,310	5.83	\$22,464
	TOTALS	\$799,178		\$28,007

Gross Annual Premium		\$28,007
Increased Limit Multiplier	1.02	\$28,568
Minimum Premium	\$1,000	\$28,568
Experience Modifier	0.92	\$26,282
Schedule Modifier	0.75	\$19,712
Expense Modifier		\$19,712
Subtotal		\$19,712
Premium Discount	8.10%	\$18,115
Total Annual Premium		\$18,114



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured: Kendall County Forest Preserve District

Quote Number: R2-1000669-2223-01

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

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Not Covered
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	\$48,496
Workers' Compensation	\$18,114
Total Annual Premium	\$66,611



REQUIREMENTS TO BIND

The following must be received prior to binding:

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

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: Kendall County Forest Preserve District
Quote Number: R2-1000669-2223-01
Policy Year: DEC 01, 2022 - DEC 01, 2023

Total Annual Premium	\$66,611
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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



INVOICE

PRESENTED BY: ILLINOIS COUNTIES RISK MANAGEMENT TRUST

Named Insured: Kendall County Forest Preserve District
Quote Number: R2-1000669-2223-01
Policy Year: DEC 01, 2022 - DEC 01, 2023

Total Annual Premium	\$66,611
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Premium Due by Effective Date of Coverage.

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

Annual	
50/50	\$33,306
25/6	\$16,653

Please Make Checks Payable to:

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

Named Insured:	Kendall County Forest Preserve
Quote Number:	R2-1000669-2223-01
Package Premium Remitted:	



AUTO SCHEDULE

Kendall County Forest Preserve District

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	2009	Ford	F250 Truck	1FTSX21R09EA77058	\$5,000	\$5,000		\$38,235
4	2011	Ford	F350 Pick-Up	1FT8X3B63BEB95924	\$5,000	\$5,000		\$19,000
5	2009	Ford	Econoline Van	1FBNE31L99DA66106	\$5,000	\$5,000		\$20,526
7	2014	Ford	F150 Supercab 4WD	1FTFX1EF4EKE41103	\$5,000	\$5,000		\$26,211
8	2008	Ford	Crew Cab 4x4	1FTSW21578EA08415	\$5,000	\$5,000		\$21,936
11	2008	Ford	S-DTY F350 Truck	1FDWF37Y78ED75075	\$5,000	\$5,000		\$32,136
12	2018	GMC	Sierra 3500 Dump Truck	1GD32VCY3JF123226	\$5,000	\$5,000		\$69,889
13	2014	Cronkhite	Double axle Trailer 80	473262025E1000256	\$5,000	\$5,000		\$4,925
14	2010	Corn Pro	UT-20H Double axle Trailer 81	4MJUB2028AE053315	\$5,000	\$5,000		\$7,500
15	2009	Cronkhite	Double axle Trailer 81" x 23'	47336282791000158	\$5,000	\$5,000		\$7,500
16	2000		Imperial Double axle Trailer 78" x 23'		\$5,000	\$5,000		\$4,000
TOTAL AGREED VALUE							\$0	
TOTAL ORIGINAL COST NEW							\$251,858	
TOTAL INSURED VALUE							\$251,858	



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.01	Hoover F.P. - Entrance Monument	11285 Fox Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$32,037	\$0	\$5,000
1.02	Hoover F.P. - Main Staff Residence Shed - No Property Cov per Insd	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000
1.03	Hoover F.P.- Lift Station	11285 Fox Road Yorkville, IL 60560	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$101,527	\$0	\$5,000
1.04	Hoover F.P. - Moonseed Bldg D	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000
1.05	Hoover F.P. - Blazing Star Bldg D	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000
1.06	Hoover F.P. - Moonseed Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$140,018	\$0	\$5,000
1.07	Hoover F.P. - Outdoor Recreation Shed # 1	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$6,913	\$800	\$5,000
1.08	Hoover F.P. - Kingfisher Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$310,805	\$4,500	\$5,000
1.09	Hoover F. P. - Baseball Shed-No prop cov per insd	11285 Fox Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$5,000
1.10	Hoover F. P. - Lagoons-no prop cov per insd	11285 Fox Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$5,000
1.11	Hoover F.P. - Blazing Star Bldg B	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.12	Hoover F. P. - Latrine and Shower Building	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$194,872	\$0	\$5,000
1.13	Hoover F.P. - Moonseed Main Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$244,541	\$8,000	\$5,000
1.14	Hoover F.P. - Outdoor Recreation Center	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$175,627	\$10,000	\$5,000
1.15	Hoover F.P. - Outdoor Recreation Shed # 2	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$4,839	\$500	\$5,000
1.16	Hoover F.P. - Outdoor Recreation Gathering Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$4,725	\$0	\$5,000
1.17	Hoover F.P. - Property in The Open	11285 Fox Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$136,623	\$0	\$5,000
1.18	Hoover F.P. - Akela Pavillion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$41,601	\$0	\$5,000
1.19	Hoover F.P. - Moonseed Bldg A	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000
1.20	Hoover F.P. - Outdoor Recreation Shed #3	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$3,918	\$200	\$5,000
1.21	Hoover F.P. - Moonseed Bldg C	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000
1.22	Hoover F.P. - Blazing Star Bldg C	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.23	Hoover F.P. - Blazing Star Main Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$244,541	\$8,000	\$5,000
1.24	Hoover F.P. - Lagoon # 2 Shed	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$42,869	\$500	\$5,000
1.25	Hoover F.P. - Pump House	11285 Fox Road Yorkville, IL 60560	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$554,202	\$57,200	\$5,000
1.26	Hoover F.P. - Rookery	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$397,352	\$16,000	\$5,000
1.27	Hoover F.P. - Rookery Shed 1	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$14,980	\$300	\$5,000
1.28	Hoover F.P. - Rookery Shed 2- No Property Cov per Insd	11285 Fox Road Yorkville, IL 60560	Storage	Agreed Amount	\$0	\$0	\$5,000
1.29	Hoover F.P. - Staff House #1 - No Property Cov per Insd	11285 Fox Road Yorkville, IL 60560	Dwelling	Agreed Amount	\$0	\$0	\$5,000
1.30	Hoover F.P. - Staff House #2 - No Property Cov per Insd	11285 Fox Road Yorkville, IL 60560	Dwelling	Agreed Amount	\$0	\$0	\$5,000
1.31	Hoover F.P. - Staff House #1 Shed - No Property Cov per Insd	11285 Fox Road Yorkville, IL 60560	Storage	Agreed Amount	\$0	\$0	\$5,000
1.32	Hoover F.P. - Maintenance Garage 1	11285 Fox Road Yorkville, IL 60560	Garage	Replacement Cost / Margin Clause	\$374,764	\$15,000	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.33	Hoover F.P. - Maintenance Garage 2	11285 Fox Road Yorkville, IL 60560	Garage	Replacement Cost / Margin Clause	\$171,824	\$23,000	\$5,000
1.34	Hoover F.P. - Blazing Star Bldg A	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000
1.35	Hoover F.P. - Pool House	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Actual Cash Value	\$267,500	\$15,000	\$5,000
1.36	Hoover F.P. - Water Tank - No Property Cov per Insd	11285 Fox Road Yorkville, IL 60560	Water & Sewer Treatment	Agreed Amount	\$0	\$0	\$5,000
1.37	Hoover F.P. - Moonseed Bldg B	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$13,598	\$800	\$5,000
1.38	Hoover F.P. - Blazing Star Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$140,018	\$0	\$5,000
1.39	Hoover F.P. - Eagle's Nest Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$65,110	\$0	\$5,000
1.40	Hoover F.P. - Main Staff Residence	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$346,185	\$12,000	\$5,000
1.41	Hoover F.P. - Meadow Hawk Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$1,203,236	\$22,000	\$5,000
10.01	Lyons F.P. - Property in the Open	8200-8276 Van Emmon Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$35,724	\$0	\$5,000
11.01	Jay Woods FP - Picnic Shelter	857 Creek Road Plano, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$80,553	\$0	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
11.02	Jay Woods FP - Bathroom	857 Creek Road Plano, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$43,676	\$0	\$5,000
11.03	Jay Woods F.P. - Corn Crib	857 Creek Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$30,308	\$15,000	\$5,000
11.04	Jay Woods F.P. - Property in the Open	857 Creek Road Plano, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$77,579	\$0	\$5,000
12.01	Little Rock Creek - PIO	Burr Oak Road Plano, IL 60545	Property in the Open	Replacement Cost / Margin Clause	\$6,062	\$0	\$5,000
12.02	Little Rock Creek - 1900's Storage Shed	Burr Oak Road Plano, IL 60545	Storage	Replacement Cost / Margin Clause	\$55,105	\$0	\$5,000
12.03	Little Rock Creek - 1900's Creek Crossing (Improved - No Property Cov per Insd)	Burr Oak Road Plano, IL 60545	Property in the Open	Agreed Amount	\$0	\$0	\$5,000
13.01	Millbrook North F.P. - Shed - No Property Cov per Insd	Co Highway 1 Newark, IL 60541	Storage	Agreed Amount	\$0	\$0	\$5,000
13.02	Millbrook North F.P. - Silo - No Property Cov per Insd	Co Highway 1 Newark, IL 60541	Storage	Agreed Amount	\$0	\$0	\$5,000
14.01	Millbrook South F.P. - Silo 1 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000
14.02	Millbrook South F.P. - Silo 2 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
14.03	Millbrook South F.P. - Silo 3 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000
14.04	Millbrook South F.P. - Silo 4 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000
14.05	Millbrook South F.P. - Silo 5 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000
14.06	Millbrook South F.P. - Silo 6 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000
14.07	Millbrook South F.P. - Silo 7 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000
14.08	Millbrook South F.P. - Silo 8 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000
14.09	Millbrook South F.P. - Corn Crib - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000
14.10	Millbrook South F.P. - Barn - Ineligible for Property Coverage	Fox River Road Millbrook, IL 60536	Parks Buildings	Replacement Cost / Margin Clause	\$0	\$0	\$5,000
15.01	Blackberry Creek F.P. - Bridge	US RT 30 & Orchard Rd Montgomery, IL 60538	Property in the Open	Replacement Cost / Margin Clause	\$597,830	\$0	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
2.01	Harris F.P. - Picnic Shelter # 1	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$113,166	\$0	\$5,000
2.02	Harris F.P. - Picnic Shelter # 2	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$92,193	\$0	\$5,000
2.03	Harris F.P. - Picnic Shelter #3	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$42,294	\$0	\$5,000
2.04	Harris F.P. - Picnic Shelter # 4	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$130,798	\$1,200	\$5,000
2.05	Harris F.P. - Picnic Shelter # 5 - No Property Cov per Insd	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000
2.06	Harris F.P. - Picnic Shelter # 6	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$40,565	\$0	\$5,000
2.07	Harris F.P. - Picnic Shelter # 7	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$98,185	\$0	\$5,000
2.08	Harris F.P. - Bathroom # 1	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$31,806	\$0	\$5,000
2.09	Harris F.P. - Bathroom # 2	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$31,806	\$0	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
2.10	Harris F.P. - Bathroom # 3 - No Property Cov per Insd	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000
2.11	Harris F.P. - Maintenance Building	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$188,765	\$109,300	\$5,000
2.12	Harris F.P. - Fountain Pump Station - No Property Cov per Insd	10460 Rt 71 West Yorkville, IL 60560	Water & Sewer Treatment	Agreed Amount	\$0	\$0	\$5,000
2.13	Harris F.P. - Announcer/Concession Bldg	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$22,932	\$0	\$5,000
2.14	Harris F.P. - Corn Crib Barn	10460 Rt 71 West Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$92,999	\$5,500	\$5,000
2.15	Harris F.P. - Property in the Open	10460 Rt 71 West Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$187,948	\$0	\$5,000
3.01	Richard Young F.P. - Picnic Shelter # 1	10460 Rt 71 East Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$41,717	\$0	\$5,000
3.02	Richard Young F.P. - Picnic Shelter # 2	10460 Rt 71 East Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$29,962	\$0	\$5,000
3.03	Richard Young F.P. - Bathroom	10460 Rt 71 East Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$25,814	\$0	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
3.04	Richard Young F.P. - Property in the Open	10460 Rt 71 East Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$77,407	\$0	\$5,000
4.01	Equestrian Center - Ellis House	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$895,425	\$89,300	\$5,000
4.02	Equestrian Center - Indoor Horse Arena	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$486,549	\$6,000	\$5,000
4.03	Equestrian Center - Horse Barn	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$154,423	\$12,000	\$5,000
4.04	Equestrian Center - Storage Barn	13986 McKanna Rd Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$123,539	\$28,000	\$5,000
4.05	Equestrian Center - Bathroom	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$31,806	\$0	\$5,000
4.06	Equestrian Center - Shed	13986 McKanna Road Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$3,372	\$1,100	\$5,000
4.07	Equestrian Center - Bridge - No Property Cov per Insd	13986 McKanna Road Minooka, IL 60447	Property in the Open	Agreed Amount	\$0	\$0	\$5,000
4.08	Equestrian Center - Carport Storage	13986 McKanna Road Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$7,869	\$6,300	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
4.09	Equestrian Center - Storage Container	13986 McKanna Road Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$8,993	\$4,300	\$5,000
4.10	Equestrian Center and Baker Woods FP - Property in the Open	13986 McKanna Rd Minooka, IL 60447	Property in the Open	Replacement Cost / Margin Clause	\$281,209	\$0	\$5,000
5.01	Meramech F.P. - Picnic Shelter	14780 Griswold Springs Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$59,694	\$0	\$5,000
5.02	Meramech F.P. - Bathroom	14780 Griswold Springs Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$25,814	\$0	\$5,000
5.03	Meramech F.P. - Property in the Open	14780 Griswold Springs Road Plano, IL 60536	Property in the Open	Replacement Cost / Margin Clause	\$51,856	\$0	\$5,000
6.01	Baker Woods F.P. - Picnic Shelter #1	2939 Route 52 Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$22,932	\$0	\$5,000
6.02	Baker Woods F.P. - Picnic Shelter #2	2939 Route 52 Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$22,932	\$0	\$5,000
6.03	Baker Woods F.P. - Garage - No Property Cov per Insd	2939 Route 52 Minooka, IL 60447	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000
6.04	Baker Woods F.P. - Aux Sable Bridge	2939 Route 52 Minooka, IL 60447	Property in the Open	Replacement Cost / Margin Clause	\$405,573	\$0	\$5,000
7.01	Subat F.P. - Picnic Shelter	4675-4999 Eldamain Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$41,717	\$0	\$5,000
7.02	Subat F.P. - Bathroom	4675-4999 Eldamain Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$25,814	\$0	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
7.03	Subat F.P. - Property in the Open	4675-4999 Eldamain Road Plano, IL 60545	Property in the Open	Replacement Cost / Margin Clause	\$28,705	\$0	\$5,000
8.01	Pickerill-Pigott F.P. - Pickerill House	6350A Minkler Road Yorkville, IL 60560	Dwelling	Replacement Cost / Margin Clause	\$816,254	\$0	\$5,000
8.02	Pickerill-Pigott F.P. - Pickerill Shelter	6350A Minkler Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$107,234	\$0	\$5,000
8.03	Pickerill-Pigott F.P. - Pickerill Shed	6350A Minkler Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$89,657	\$0	\$5,000
8.04	Pickerill-Pigott F.P. - Pickerill Washroom	6350A Minkler Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$55,105	\$0	\$5,000
8.05	Pickerill-Pigott F.P. - Pigott House - No Property Cov per Insd	6350B Minkler Road Yorkville, IL 60560	Dwelling	Agreed Amount	\$0	\$0	\$5,000
8.06	Pickerill-Pigott F.P. - Pigott Shed	6350B Minkler Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$68,338	\$0	\$5,000
8.07	Pickerill-Pigott F.P. - Pigott Overlook Shade Structure	6350B Minkler Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$11,021	\$0	\$5,000
9.01	Shu Shu Gah F.P. - Picnic Shelter	7488 Valley Lane Millbrook, IL 60536	Parks Buildings	Replacement Cost / Margin Clause	\$22,932	\$0	\$5,000



PROPERTY SCHEDULE

Kendall County Forest Preserve District

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
9.02	Shu Shu Gah F.P. - Property in the Open	7488 Valley Lane Millbrook, IL 60536	Property in the Open	Replacement Cost / Margin Clause	\$102,324	\$0	\$5,000
TOTAL BUILDING VALUE						\$11,455,692	
TOTAL BPP VALUE						\$477,400	
TOTAL PROPERTY IN THE OPEN VALUE							
TOTAL INSURED VALUE						\$11,933,092	



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

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1	2011	Utility Tractor	John Deere	1LV5093ETBY3 40910	\$5,000	\$46,427
2	2005	Utility Tractor	Kubota	35125	\$5,000	\$24,600
4	2010	Ztrak series 997 zero-turn 60"	John Deere	TC997SB05517 9	\$5,000	\$13,528
5	2011	ZD331LP zero-turn 72"	Kubota	AJ2945	\$5,000	\$12,000
6	2018	1211-60 Diesel 60"	Kubota	23031	\$5,000	\$13,400
12	2011	Woods BW 180		1185849	\$5,000	\$10,200
19	2009	Skid Steer Loader w/equipment	Bobcat	A7DD00558	\$5,000	\$27,947
21	2015	RTVx1100	Kubota	13261	\$5,000	\$12,330
23	2013	RTV900	Kubota	D9729	\$5,000	\$15,800



Mobile Equipment less than \$10,000 per item

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
3	2018	Z960 M zero-turn 60"	John Deere	1TC960MCCJT0 60276	\$5,000	\$9,528
8	1983	B7100HST 60"	Kubota	501790	\$5,000	\$3,500
10		Polan push mower 21"		032118M0220 41	\$5,000	\$180
13	2005	Brush Bull mower		973959	\$5,000	\$1,500
14		Snow Plow 8'-6" Pro Plow	Western	TM060927107 68360308	\$5,000	\$4,500
15		Tornado Salt Spreader		53478003	\$5,000	\$500
16		Snow Plow 8'-6" Pro Plow	Western	772666974	\$5,000	\$4,500
17		Monroe Salt Spreader		00095354-A	\$5,000	\$6,356
18		Toronado Salt Spreader		556096000	\$5,000	\$500
20		Augers (2) 10" & 12"		9445513488	\$5,000	\$1,863
22		72" Snow Blade for RTV		KRTV900A8109 5299	\$5,000	\$400
24	2017	Gator 4x2	John Deere	1M04X2SJTHM 120432	\$5,000	\$7,435
25		4 Post Rotary Lift		SM121	\$5,000	\$5,000
26		65 Gal. Tank Sprayer		D252	\$5,000	\$850
27		Honda 4hs engine on sprayer		GX120-118	\$5,000	\$0
28		Sandborn Air Compressor		89593	\$5,000	\$500
29		Foam Sprayer		5198	\$5,000	\$2,500
30		Honda motor on sprayer		GCAFT255386	\$5,000	\$0
31		Cat Motor on Pump		3CP1120G	\$5,000	\$0
32	2013	Fimco 25 gal. Pull Sprayer		LG 2500-303	\$5,000	\$300
33	2004	Log Splitter 21 Ton Vert/Horiz	Briggs & Stratton	1I163H401310 00	\$5,000	\$1,000
34	2011	Log Splitter	Split Master	1I1302141	\$5,000	\$1,000
35	2004	Snow Blower	Toro	250029647	\$5,000	\$500



INLAND MARINE SCHEDULE

Kendall County Forest Preserve District

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
36	2014	Snow Blower	Honda	SZBG-6145391	\$5,000	\$550
37		MTD PROSnow Blower	Toro	1H081B60071	\$5,000	\$500
38		Powerlite Snow Blower	Toro	280005564	\$5,000	\$300
39		Trash Pump GX120	Honda	5749461	\$5,000	\$750
40	2005	Power Washer 5hspw	Delta	2451516737	\$5,000	\$300
41		Engine on power washer	Honda	GCAHA-2581632	\$5,000	\$0
42	2008	Brut Power Washer	Briggs & Stratton	1014157645	\$5,000	\$450
43		Power Washer	Rural King	BEEX-GCR-09033096	\$5,000	\$550
44		Hay Elevator			\$5,000	\$500
45	2006	Generator EG2500X	Honda	GCAAK-1186075	\$5,000	\$500
46		5500 13hp Generator	Wen	WM188F	\$5,000	\$800
47	2005	Cutquick	Stihl	163008991	\$5,000	\$1,000
48		Pole Saw	Stihl	257460750	\$5,000	\$1,000
49		Pole Saw	Stihl	503140790	\$5,000	\$1,000
50		Hedge Trimmer	Stihl	287668425	\$5,000	\$400
51		Leaf Blower (4)	Stihl		\$5,000	\$1,100
52		Brush Cutter (2)	Stihl		\$5,000	\$1,300
53		String Trimmer (7)	Stihl		\$5,000	\$2,068
54		Chain Saw (15)	Stihl		\$5,000	\$5,500
55	2020	Power Washer (Cordless)	SunJoe		\$5,000	\$300
56	2021	Power Washer (Cordless)	SunJoe		\$5,000	\$300
57	2003	Cub Cadet 3204 48"			\$5,000	\$1,950
58	2022	LX46	Cub Cadet	1D29NH20156	\$5,000	\$3,199
59		Scaffolding			\$5,000	\$1,200
60		Super Pruner (2)	Stihl		\$5,000	\$1,000
TOTAL INSURED VALUE					\$255,161	

