



ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM PROPOSAL

Long Grove, Village of

PRESENTED BY:

Stolarick & Co. Inc.

Quote Number:

Q1-1001441-2122-01

POLICY YEAR:

DEC 01, 2021 - DEC 01, 2022

REQUESTED EFFECTIVE DATE:

12/31/2021

Administered by



ABOUT ICRMT

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

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

QUICK FACTS

- Size: 380+ members**
- Retention Rate: 97%**
- Total Premium: \$81 million**

ENHANCED COVERAGES AVAILABLE

- PEDA Coverage available under WC
- Unemployment Insurance
- Crime Coverage up to \$1,000,000



PROGRAM MANAGEMENT

Insurance Program Managers Group

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GREGG PETERSON

President/CEO



RISK MANAGEMENT & LOSS CONTROL SERVICES

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

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

SERVICES INCLUDED

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

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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

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ICRMT FEATURES AND BENEFITS

Who is an Insured

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

Program Highlights

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

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



COVERAGE SUMMARY: GENERAL LIABILITY

COVERAGE

	LIMITS
Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Advertising and Personal Injury	\$1,000,000
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$50,000
Deductible: \$1,000 each occurrence	
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date: 12/31/2021	
Innocent Party Defense Coverage Included	

Deductible: \$2,500

COVERAGES INCLUDE

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



COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

COVERAGE

LIMITS

Violent Event Response Coverage

o Per Event Limit:

\$500,000

o Annual Aggregate Limit:

\$500,000

Deductible: \$1,000 each occurrence

COVERAGES INCLUDE

- Crisis Investigation
- Personal Crisis Management Event Response Team
- Crisis Communication Support, Media Management, Public Relations
- Temporary Security Measures
- 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



COVERAGE SUMMARY: **AUTO LIABILITY - HIRED/NON-OWNED**

AUTO LIABILITY - HIRED/NON-OWNED

LIMITS

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

Deductible: \$0 each occurrence

COVERAGES INCLUDE

- | | |
|--|-----------|
| • Garagekeepers Legal Liability - per Occurrence | \$100,000 |
| • Pollution Caused by Upset/Overturn | Included |
| • Commandeered Autos | Included |



COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

COVERAGE

	LIMITS
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date: 12/31/2012	
Employment Practice Liability	Included
Retroactive Date: 12/31/2012	
Employee Benefits Liability	Included
Retroactive Date: 12/31/2012	
Deductible: \$2,500	

COVERAGES INCLUDE

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



COVERAGE SUMMARY: **EXCESS LIABILITY**

Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$7,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$7,000,000

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**

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

COVERED PROPERTY

	LIMITS
Building Value	\$7,471,753
Business Personal Property Including Stationary EDP	\$328,000
Personal Property of Others	\$100,000
Newly Constructed or Aquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000

Deductible: \$1,000

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

Earthquake (including mine subsidence) Program Aggregate	\$5,000,000 \$250,000,000
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Deductible: \$50,000 or 5% of the damaged location; whichever is greater

Flood Program Aggregate (Excluding Flood Zone A and V)	\$5,000,000 \$250,000,000
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Deductible: \$50,000 per occurrence

COVERED COSTS & EXPENSES

Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$250,000
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	\$100,000
Mobile Equipment less than \$10,000 per item	\$50,000

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

\$7,799,753

Deductible: \$1,000

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

Included

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: \$1,000

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



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured: Long Grove, Village of
Quote Number: Q1-1001441-2122-01
Policy Year: DEC 01, 2021 - DEC 01, 2022
Requested Effective Date: 12/31/2021

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Not Covered
Auto	Not Covered
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	\$23,860
Workers' Compensation	Not Covered
Total Annual Premium	\$23,860



ACCEPTANCE FORM

Named Insured: Long Grove, Village of
Quote Number: Q1-1001441-2122-01
Policy Year: DEC 01, 2021 - DEC 01, 2022
Requested Effective Date: 12/31/2021

Total Annual Premium	\$23,860
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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.
- The following must be received prior to binding:
 - Signed Acceptance Form
 - Intials Cancellation Clause
 - Prior Acts Loss Letter
 - ICRMT Application
 - ICRMT Auto Supplement
 - Insured's Contact Information
 - Insured's FEIN
 - Requested Payment Plan Annual 50/50 25/6

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/31/2021.

Signature of Official

Date



PRIOR ACTS LOSS LETTER

Named Insured: Long Grove, Village of
Quote Number: Q1-1001441-2122-01
Policy Year: DEC 01, 2021 - DEC 01, 2022
Requested Effective Date: 12/31/2021

This is to confirm we have made our expiring carrier aware of all claims and incidents that could result in a claim. ***(If not reported to current carrier, please list incident that may give rise to a claim on this page)***

We confirm that continuous claims made coverage has been in force for the following lines of coverage with their respective retroactive dates and limits:

Line of Coverage	Retro Date	Limit Previously Carried
Public Officials Liability	12/31/2012	
Employment Practices Liability	12/31/2012	
Sexual Misconduct Liability	12/31/2021	
Employee Benefits Liability	12/31/2012	
Cyber Liability		

Further, to the best of my knowledge, the loss data supplied to Insurance Program Managers Group, LLC and the ICRMT for the purposes of evaluating our Entity for membership into the ICRMT property and casualty program has not materially changed.

Sincerely,

Print Name

Position

Signature of Official

Date



ICRMT INVOICE

Named Insured: Long Grove, Village of
Quote Number: Q1-1001441-2122-01
Policy Year: DEC 01, 2021 - DEC 01, 2022
Requested Effective Date: 12/31/2021

Total Annual Premium	\$23,860
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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	\$11,930
25/6	\$5,965

Payment Coupon Please Make Checks Payable to:

Named Insured:	Long Grove, Village of
Quote Number:	Q1-1001441-2122-01
Package Premium Remitted:	

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



PROPERTY SCHEDULE

Long Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
01.01	Bronze Statue	1150 Old McHenry Rd Long Grove, IL 60047	Property in the Open	Replacement Cost / Margin Clause	\$50,000	\$0	\$1,000
02.01	Storage Shed	3110 RFD Long Grove, IL 60047	Storage	Replacement Cost / Margin Clause	\$8,790	\$1,000	\$1,000
02.02	Village Office	3110 RFD Long Grove, IL 60047	Office	Replacement Cost / Margin Clause	\$412,963	\$327,000	\$1,000
03.01	Parking Lot & Lights	downtown Long Grove, IL 60047	Property in the Open	Replacement Cost / Margin Clause	\$2,500,000	\$0	\$1,000
04.01	Water Well / Water Storage & Building	IL 83 Robert Parker Coffin Rd Long Grove, IL 60047	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,500,000	\$0	\$1,000
					TOTAL BUILDING VALUE	\$7,471,753	
					TOTAL BPP VALUE	\$328,000	
					TOTAL PROPERTY IN THE OPEN VALUE		
					TOTAL INSURED VALUE	\$7,799,753	



Mobile Equipment greater than or equal to \$10,000 per item						
IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1		Misc. equipment greater than \$10,000 per item			\$1,000	\$100,000
Mobile Equipment less than \$10,000 per item						
IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
2		Misc. equipment less than \$10,000 per item			\$1,000	\$50,000
TOTAL INSURED VALUE					\$150,000	

