

INSURANCENTER

Stolarick & Company, Inc

Insurance Proposal for:
Village of Long Grove

PROPERTY

	<u>OneBeacon</u>	<u>ICRMT</u>	
Building Property Coverage	\$7,471,753	\$7,471,753	*
Business Property	\$77,000	\$328,000	*
Fine Arts	\$10,000	\$1,000,000 included on Inland Marine*	
Blanket Property Coverage	Included	Included	
Electronic Data Processing Equipment	\$250,000	Included In Business Property*	
Building Ordinance & Law	\$500,000	\$10,000,000	*
Business Income & Extra Expense	\$1,250,000	\$1,250,000	
Property Deductible	\$1,000	\$1,000	
Co-Insurance	90%	NA	*
Earthquake & Volcanic Eruption	\$4,000,000	\$5,000,000	*
Earthquake & Volcanic Eruption Deductible	\$25,000	\$50,000 or 5% whichever is greater*	
Flood	\$4,000,000	\$5,000,000	*
Flood Deductible	\$25,000	\$50,000	*

INLAND MARINE

Misc Equipment Greater than \$10,000 Per Item	NA	\$100,000	*
Misc Equipment Greater than \$10,000 Per Item	NA	\$50,000	*
Rented/Leased Equipment Per Item	\$100,000	\$100,000	
Rented/Leased Equipment Total	\$250,000	\$250,000	
Deductible	\$1,000	\$1,000	

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000	\$1,000,000	
General Aggregate	\$2,000,000	\$3,000,000	*
Products & Completed Operations Aggregate	\$2,000,000	\$1,000,000	*
Advertising & Personal Injury	\$1,000,000	\$1,000,000	*
Medical Expense (Any One Person)	NA	\$5,000	*
Damage to Premises Rented to You	\$1,000,000	\$1,000,000	
Deductible	\$0	\$1,000	*
Sexual Abuse Liability Each Occurrence	\$300,000	\$1,000,000	*
Sexual Abuse Liability Aggregate	NA	\$1,000,000	*
Sexual Abuse Deductible	\$0	\$2,500	*

PUBLIC ENTITY MANAGEMENT LIABILITY

Aggregate Limit	\$1,000,000	\$1,000,000	
Each Wrongful Act Limit	\$1,000,000	\$1,000,000	
Each Wrongful Act Ded.-Damages & Defense Exp.	\$2,500	\$2,500	
Includes	Employment Practices	Employment Practices & Employee Benefits	*

*Denotes a change in coverage, rating, or premium

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EMPLOYEE BENEFITS LIABILITY

Aggregate Limit	<u>OneBeacon</u>	<u>ICRMT</u>	
Each Employee Limit	\$1,000,000	See Public Entity Mgmt	*
Deductible	\$1,000,000	See Public Entity Mgmt	*
	\$0	See Public Entity Mgmt	*

CYBER VANDALISM

Cyber Vandalism - Employee Enacted	\$50,000	NA	
Cyber Vandalism - Non-Employee Enacted	\$10,000	NA	
Cyber Liability Deductible	Not Listed	NA	

VIOLENT EVENT RESPONSE

Per Event Limit	NA	\$500,000	*
Annual Aggregate Limit	NA	\$500,000	*
Deductible	NA	\$1,000	*
<i>Sublimits</i>			
Medical Expenses	NA	\$25,000	*
Counseling Services Expenses	NA	\$10,000	*
Funeral Services Expenses	NA	\$15,000	*
Per Event Crises Team Services	NA	\$100,000	*
Memorialization Expenses	NA	\$250,000	*

COMMERCIAL AUTO

Hired & Non-Owned Auto Liability	\$1,000,000	\$1,000,000	
Medical Payments	NA	\$5,000	*
Package Premium:	\$34,910		

EXCESS LIABILITY

	<u>American Alternative</u>	<u>ICRMT</u>	
Each Occurrence	\$7,000,000	\$7,000,000	
Aggregate	\$7,000,000	\$7,000,000	
Excess Premium:	\$5,789		

CRIME

	<u>Hanover</u>	<u>ICRMT</u>	
Employee Dishonesty	\$500,000	\$500,000	
Employee Dishonest Deductible	\$2,500	\$1,000	*
Money Orders & Counterfeit Currency	\$10,000	\$500,000	*
Money Orders & Counterfeit Currency Deductible	\$250	\$1,000	*
Money & Securities Inside Premise	\$100,000	\$500,000	*
Money & Securities Outside Premise	\$100,000	\$500,000	*
Depositors Forgery or Alterations	\$100,000	\$500,000	*
Computer Fraud	\$100,000	\$500,000	*
Funds Transfer Fraud	\$100,000	\$500,000	*
Crime Deductible	\$1,000	\$1,000	
Crime Premium:	\$647.34		

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EQUIPMENT BREAKDOWN

	<u>Travelers</u>	<u>ICRMT</u>	
Equipment Breakdown	\$7,148,753	\$7,548,753	*
Deductible	\$1,000	\$1,000	
Equipment Breakdown Premium:	\$1,611		
Package Premium:		\$23,860	

WORKERS COMPENSATION

	<u>IPRF</u>	<u>IPRF</u>	
Bodily Injury by Accident	\$3,000,000	\$3,000,000	
Bodily Injury by Disease (employee limit)	\$3,000,000	\$3,000,000	
Class Code 8810-Clerical	\$402,783	\$402,783	
Rate Per \$100 for Code 8810	\$0.132	\$0.132	
Class Code 9410-Municipal	\$95,847	\$95,847	
Rate Per \$100 for Code 9410	\$4.264	\$4.264	
Workers Compensation Premium:	\$3,747	\$3,747	

AGENT FEES:

	\$4,334	\$0	*
TOTAL ACCOUNT PREMIUM W/O TRIA:	\$51,038.34	\$27,607.00	*
ADDITIONAL TRIA PREMIUM:	\$1,044		

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