

# INSURANCENTER

Stolarick & Company, Inc

Insurance Proposal for:  
Village of Long Grove

Package Carrier: ICRMT

Workers Comp Carrier: IPRF

Cyber Liability Carrier: Coalition

<b><u>GENERAL LIABILITY</u></b>	<b><u>Expiring</u></b>	<b><u>Renewal</u></b>
Each Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$3,000,000	\$3,000,000
Products & Completed Operations Aggreg:	\$1,000,000	\$1,000,000
Advertising & Personal Injury	\$1,000,000	\$1,000,000
Medical Expense (Any One Person)	\$5,000	\$5,000
Damage to Premises Rented to You	\$1,000,000	\$1,000,000
Deductible	\$1,000	\$1,000
Sexual Abuse Liability Each Occurrence	\$1,000,000	\$1,000,000
Sexual Abuse Liability Aggregate	\$1,000,000	\$1,000,000
Sexual Abuse Deductible	\$2,500	\$2,500
<b><u>VIOLENT EVENT RESPONSE</u></b>		
Per Event Limit	\$500,000	\$500,000
Annual Aggregate Limit	\$500,000	\$500,000
Deductible	\$1,000	\$1,000
<i>Sublimits</i>		
Medical Expenses	\$25,000	\$25,000
Counseling Services Expenses	\$10,000	\$10,000
Funeral Services Expenses	\$15,000	\$15,000
Per Event Crises Team Services	\$100,000	\$100,000
Memorialization Expenses	\$250,000	\$250,000
<b><u>COMMERCIAL AUTO</u></b>		
Hired & Non-Owned Auto Liability	\$1,000,000	\$1,000,000
Medical Payments	\$5,000	\$5,000
<b><u>PUBLIC ENTITY MANAGEMENT LIABILITY</u></b>		
Aggregate Limit	\$1,000,000	\$1,000,000
Each Wrongful Act Limit	\$1,000,000	\$1,000,000
Employment Practices Liability	Included	Included
Employee Benefits Liability	Included	Included
Each Wrongful Act Ded.-Damages & Defei	\$2,500	\$2,500
<b><u>EXCESS LIABILITY</u></b>		
Each Occurrence	\$7,000,000	\$7,000,000
Aggregate	\$7,000,000	\$7,000,000

\*Denotes a change in coverage, rating, or premium

\*\*Coverages adjusted based on 2021 Loss Control Inspection

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<b><u>PROPERTY</u></b>	<b><u>Expiring</u></b>	<b><u>Renewal</u></b>	
Building Property Coverage	\$7,471,753	\$7,226,000	**
Business Property	\$328,000	\$354,000	**
Fine Arts	\$1,000,000 included on IM	\$1,000,000 included on IM	
Blanket Property Coverage	Included	Included	
Electronic Data Processing Equipment	Included In Business Property	Included In Business Property	
Building Ordinance & Law	\$10,000,000	\$10,000,000	
Business Income & Extra Expense	\$1,250,000	\$1,250,000	
Equipment Breakdown	\$7,548,753	\$7,580,000	
Property Deductible	\$1,000	\$1,000	
Earthquake & Volcanic Eruption	\$5,000,000	\$5,000,000	
Earthquake & Volcanic Eruption Deductible	Greater of \$50,000 or 5%	Greater of \$50,000 or 5%	
Flood	\$5,000,000	\$5,000,000	
Flood Deductible	\$50,000	\$50,000	
<b><u>INLAND MARINE</u></b>			
Misc Equipment Greater than \$10,000 Per	\$100,000	\$100,000	
Misc Equipment Greater than \$10,000 Per	\$50,000	\$50,000	
Rented/Leased Equipment Per Item	\$100,000	\$100,000	
Rented/Leased Equipment Total	\$250,000	\$250,000	
Deductible	\$1,000	\$1,000	
<b><u>CRIME</u></b>			
Employee Dishonesty	\$500,000	\$500,000	
Employee Dishonest Deductible	\$1,000	\$1,000	
Money Orders & Counterfeit Currency	\$500,000	\$500,000	
Money Orders & Counterfeit Currency Ded	\$1,000	\$1,000	
Money & Securities Inside Premise	\$500,000	\$500,000	
Money & Securities Outside Premise	\$500,000	\$500,000	
Depositors Forgery or Alterations	\$500,000	\$500,000	
Computer Fraud	\$500,000	\$500,000	
Funds Transfer Fraud	\$500,000	\$500,000	
Crime Deductible	\$1,000	\$1,000	

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<b><u>CYBER</u></b>	<b><u>Expiring</u></b>	<b><u>Coalition</u></b>	
Breach Response	\$100,000	\$100,000	
Cyber Vandalism - Employee Enacted	\$100,000	Included	
Cyber Vandalism - Non-Employee Enacted	\$100,000	\$100,000	
Business Interruption Resulting from Breach	\$100,000	\$100,000	
Cyber Extortion	\$100,000	\$100,000	
Data Recovery Costs	\$100,000	\$100,000	
Data & Network Liability	\$100,000	\$100,000	
Regulatory Defense & Penalties	\$100,000	\$100,000	
Payment Card Liabilities & Costs	\$100,000	\$100,000	
Media Liability	\$100,000	\$100,000	
Fraudulent Instruction	\$75,000	\$62,500	*
Fraudulent Fund Transfer	\$75,000	\$62,500	*
Cyber Liability Deductible	\$2,500	\$25,000	*
<b>Cyber Liability Premium:</b>		<b>\$1,136</b>	
<b>Package Premium:</b>	<b>\$26,725</b>	<b>\$24,750</b>	
<b><u>WORKERS COMPENSATION</u></b>	<b><u>Expiring</u></b>	<b><u>Renewal</u></b>	
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	\$315,176	*
Rate Per \$100 for Code 8810	\$0.132	\$0.130	*
Class Code 9410-Municipal	\$95,847	\$139,725	*
Rate Per \$100 for Code 9410	\$4.264	\$3.460	*
<b>Workers Compensation Premium:</b>	<b>\$3,747</b>	<b>\$5,401</b>	
<b>TOTAL ACCOUNT PREMIUM:</b>	<b>\$30,472</b>	<b>\$31,287</b>	

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