

**THE CITY OF BLUE ISLAND
COOK COUNTY, ILLINOIS**

**RESOLUTION
NUMBER 2024-019**

**A RESOLUTION OF THE CITY OF BLUE ISLAND, COOK COUNTY, ILLINOIS,
AUTHORIZING AND APPROVING A PROPOSAL FROM ALLIANT INSURANCE
SERVICES, INC. FOR GENERAL LIABILITY INSURANCE FROM UNITED
SPECIALTY INSURANCE COMPANY**

**FRED BILOTTO, Mayor
RAEANN CANTELO-ZYLMAN, City Clerk
JAIRO FRAUSTO, City Treasurer**

**DEXTER JOHNSON
LUIZ MONTOYA
NANCY RITA
BILL FAHRENWALD
GABRIEL McGEE
CANDACE CARR
JOSH ROLL**

Alderman

RESOLUTION NUMBER 2024-019

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SERVICES, INC. FOR GENERAL LIABILITY INSURANCE FROM UNITED
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WHEREAS, the City of Blue Island, Cook County, Illinois (the “*City*”) is a duly organized and existing City created under the provisions of the laws of the State of Illinois and operating under the provisions of the Illinois Municipal Code, and all laws amendatory thereof and supplementary thereto, with full powers to enact ordinances and adopt resolutions for the benefits of the residents of the City; and

WHEREAS, the City wishes to obtain general liability insurance from United Specialty Insurance Company based on the proposal from Alliant Insurance Services, Inc. (the “*Proposal*”), which is attached hereto and made a part hereof as **Exhibit A**;

WHEREAS, the Mayor and Aldermen of the City of Blue Island deem it advisable and in the best interests of the health, safety and welfare of the residents of the City to obtain general liability insurance for the City based on the Proposal.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and the Aldermen of the City of Blue Island, Cook County, Illinois as follows:

Section 1. That the above recitals and legislative findings are found to be true and correct and are hereby incorporated herein and made a part hereof, as if fully set forth in their entirety.

Section 2. The Proposal attached hereto as **Exhibit A**, is accepted, and the Mayor or his designee may execute an Agreement with substantially the same services and costs, the execution of which constitutes the approval by the City of any and all changes or revisions contained therein.

Section 3. The officials and officers of the City are hereby authorized to undertake actions on the part of the City as contained in the Proposal to complete satisfaction of the agreement provisions, terms or conditions stated therein.

Section 4. If any section, paragraph, clause or provision of this Resolution shall be held invalid, the invalidity thereof shall not affect any other provision of this Resolution.

Section 5. All ordinances, resolutions, motions or orders in conflict with this Resolution are hereby repealed to the extent of such conflict.

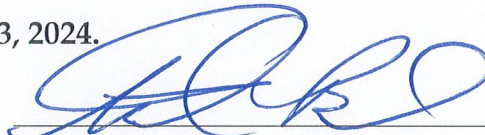
Section 6. This Resolution shall be in full force and effect immediately upon its passage, approval, and publication as required by law.

(Left intentionally blank)

ADOPTED this 23RD day of APRIL, 2024, pursuant to roll call as follows:

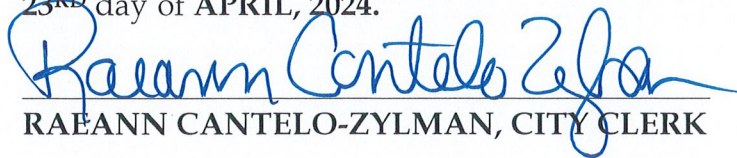
	YES	NO	ABSENT	PRESENT	ABSTAIN
Alderman JOHNSON	X				
Alderman FAHRENWALD	X				
Alderman RITA	X				
Alderman MONTOYA			X		
Alderman MCGEE	X				
Alderman CARR	X				
Alderman ROLL	X				
Mayor BILOTTO					
	6		1		

APPROVED by the Mayor on APRIL 23, 2024.



FRED BILOTTO
MAYOR OF THE CITY OF BLUE ISLAND,
COUNTY OF COOK AND STATE OF ILLINOIS

ATTESTED and Filed in my office this
23RD day of APRIL, 2024.



RAEANN CANTELO-ZYLMAN, CITY CLERK

STATE OF ILLINOIS)
)
COUNTY OF COOK)

ss.

CERTIFICATION

I, RAEANN CANTELO-ZYLMAN, DO HEREBY CERTIFY THAT I am the duly elected City Clerk of the City of Blue Island, Illinois, as such City Clerk, I am the keeper of the minutes and records of the Proceedings of the City Council of the said City and have in my custody the RESOLUTIONS and BOOKS of the records of said City.

I DO FURTHER CERTIFY that the attached and foregoing is a true and correct copy of the certain **RESOLUTION: A RESOLUTION OF THE CITY OF BLUE ISLAND, COOK COUNTY, ILLINOIS, AUTHORIZING AND APPROVING A PROPOSAL FROM ALLIANT INSURANCE SERVICES, INC. FOR GENERAL LIABILITY INSURANCE FROM UNITED SPECIALTY INSURANCE COMPANY.**

RESOLUTION NO. 2024-019 which was adopted at a regular meeting of the City Council of the City of Blue Island, Illinois held on the **23RD of April, 2024**; that at said meeting **6** Alderman were present; that at said meeting, on motion duly made and seconded that the Resolution did pass and on the roll being called the vote of each Aldermen present on the question of the passage of said Resolution was duly and separately taken by Ayes and Nays and their names and votes recorded in the minutes of **6** Alderman voted Aye and **0** Alderman voted Nay and **0** Alderman voted Abstain and **1** Alderman Absent.

I DO FURTHER CERTIFY that the original Resolution which the foregoing is a true copy, is entrusted to my care for safe keeping, and that I am the lawful keeper of the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Corporate Seal of the City of Blue Island aforesaid, at the said City in the County and State aforesaid, this **23RD** day of **April, 2024**.

CORPORATE SEAL




City Clerk

Exhibit A

Alliant General Liability Insurance Proposal



City of Blue Island

General Liability Insurance Proposal

Presented by Thomas Collins
Date Presented April 12, 2024

Alliant Insurance Services, Inc.
353 N. Clark St.
Chicago, IL 60654
O 312.595.6200
CA License No. 0C36861
www.alliant.com

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Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 10th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant has a broad reach that covers a wide range of industries, including:

- Agriculture
- Aviation
- Construction
- Energy and Marine
- Environmental
- Healthcare
- Financial Institutions
- Law
- Public Entity
- Real Estate
- Tribal Nations
- And many more

Alliant Advantage

	Alliant	Competition
90 years of leadership in meeting the insurance needs of businesses and public entities across the US.	✓	
National presence with best-in-class resources and expertise.	✓	
Privately owned and operated.	✓	
Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship.	✓	
A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.	✓	
A diverse team of industry specialists who understand the unique needs of your business.	✓	
Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing	✓	
State-licensed support staff.	✓	
A full-service approach that includes risk management services to help identify hazards and present options.	✓	
Workers' compensation insurance claims management at no additional charge.	✓	



Your Service Team

Tom Collins
Account Executive Lead

Tom.Collins@alliant.com

Phone: 312 595 6716

Ryan Schnoor
Account Executive

Ryan.Schnoor@alliant.com

Phone: 312 595 6528

Named Insured

City of Blue Island

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.



Premium Summary

Coverage	Expiring Premium*	Renewal Premium*
General Liability	\$ 27,061.00	\$ 28,395.00
TOTAL	\$ 27,061.00	\$ 28,395.00

*Includes TRIA premium, policy fees, surplus lines taxes/fees

Payment Terms

- Agency Bill
- Payment Plan: Annual

Options

- None

Schedule of Locations

Loc#	Blgd#	Address	City	State	Zip
1		13051 Greenwood Ave.	Blue Island	IL	60406

General Liability Coverage

Present Coverage Proposed Coverage

Insurance Company	United Specialty Insurance Company	United Specialty Insurance Company
A.M. Best Rating	A (Excellent), Financial Size Category: X (\$500 Million to Less than \$750 Million) as of October 27, 2023	A (Excellent), Financial Size Category: X (\$500 Million to Less than \$750 Million) as of October 27, 2023
Standard & Poor's Rating	Not Rated	Not Rated
Illinois Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	April 29, 2023 to April 29, 2024	April 29, 2024 to April 29, 2025
Policy #	FXZ000535/2300	TBD

Coverage Form Commercial General Liability Coverage Form – CG 00 01 04 13 - Occurrence Commercial General Liability Coverage Form – CG 00 01 04 13 - Occurrence

Limits

Each Occurrence Limit	\$ 1,000,000	Bodily Injury & Property Damage Limit	\$ 1,000,000	Bodily Injury & Property Damage Limit
Damage To Premises Rented to You Limit	\$ 50,000	Any One Premises	\$ 50,000	Any One Premises
Medical Expense Limit	Excluded		Excluded	
Personal & Advertising Injury Limit	\$ 1,000,000	Any one person or organization	\$ 1,000,000	
General Aggregate Limit	\$ 2,000,000		\$ 2,000,000	
Products/Completed Operations Aggregate Limit	\$ 2,000,000		\$ 2,000,000	

General Liability Coverage - Continued

Class Code & Description	Rate	Premium Base	Exposure	Rate	Premium Base	Exposure
46622 - Parking - Private	Prem/Op: Flat Prod/ Comp Op: Included	Square Feet	99,193	Prem/Op: Flat Prod/ Comp Op: Included	Square Feet	99,193
Defense Inside/Outside the Limit	Outside the Limit			Outside the Limit		
Who has the Duty to Defend	Insurer			Insurer		
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> • Fraud Notice • This Policy Contains a Deductible Advisory Notice to Policyholders • U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders • Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information Advisory Notice to Policyholders • Communicable Disease Exclusion • Endorsement Advisory Notice to Policyholders • General Liability Unmanned Aircraft 			<ul style="list-style-type: none"> • Fraud Notice • This Policy Contains a Deductible Advisory Notice to Policyholders • U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders • Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information Advisory Notice to Policyholders • Communicable Disease Exclusion • Endorsement Advisory Notice to Policyholders • General Liability Unmanned Aircraft 		
Endorsement & Exclusions - Continued (including but not limited to)	<ul style="list-style-type: none"> • Endorsements Advisory Notice to Policyholders • Notice of Designation of Agents • U. S. Consumer Privacy Notice • Participation Endorsement 			<ul style="list-style-type: none"> • Endorsements Advisory Notice to Policyholders • Notice of Designation of Agents • U. S. Consumer Privacy Notice • Participation Endorsement 		

General Liability Coverage - Continued

Professional Services Coverage

- | | |
|--|--|
| • Service of Suit Clause | • Service of Suit Clause |
| • Calculation of Premium | • Calculation of Premium |
| • Common Policy Conditions | • Common Policy Conditions |
| • Nuclear Energy Liability Exclusion Endorsement | • Nuclear Energy Liability Exclusion Endorsement |
| • Trade or Economic Sanctions | • Trade or Economic Sanctions |
| • Sanction Limitation and Exclusion Clause | • Sanction Limitation and Exclusion Clause |
| • U.S.A. Radioactive Contamination Exclusion Clause - Liability – Direct | • U.S.A. Radioactive Contamination Exclusion Clause - Liability – Direct |
| • Biological or Chemical Materials Exclusion | • Biological or Chemical Materials Exclusion |
| • Covered Locations | • Covered Locations |
| • War Liability Exclusion | • War Liability Exclusion |
| • Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - Metra, Commuter Rail Division | • Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - Metra, Commuter Rail Division |
| • Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability – with Limited Bodily Injury Exception | • Exclusion - Access or Disclosure of Confidential or Personal Material or Information |
| • Exclusion - Unmanned Aircraft | • Exclusion - Unmanned Aircraft |
| • Exclusion – Designated Professional Services - all professional services | • Exclusion – Designated Professional Services - all professional services |
| • Communicable Disease Exclusion | • Communicable Disease Exclusion |
| • Exclusion - Coverage C - Medical Payments | • Exclusion - Coverage C - Medical Payments |
| • Limitation of Coverage to Designated Premises, Project or Operation - As Per Covered Locations | • Limitation of Coverage to Designated Premises, Project or Operation – As Per Covered Locations |
| • Employment-Related Practices Exclusion | • Employment-Related Practices Exclusion |
| • Total Pollution Exclusion Endorsement | • Total Pollution Exclusion Endorsement |
| • Exclusion – Financial Services | • Exclusion – Financial Services |

Endorsement & Exclusions - Continued

(including but not limited to)

General Liability Coverage - Continued

- | | |
|---|--|
| <ul style="list-style-type: none"> • Fungi or Bacteria Exclusion • Exclusion of Punitive Damages Related to a Certified Act of Terrorism • Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism • Silica or Silica-Related Dust Exclusion • Waiver of Transfer of Rights of Recovery Against Others to Us - All persons or organizations where required by written contract with the Name Insured • Amendment of Insured Contract Definition • Policyholder's Guide to Reporting a Casualty Claim • Minimum Retained Premium • Duties in the Event of Occurrence, Offense, Claim or Suit • Non-Duplication of Limits of Insurance Endorsement • Deductible Liability Endorsement – Including Expense (per Occurrence/Offense) • Subcontractor Special Conditions Including Deductible - \$25,000 Deductible • Exclusion – Asbestos • Exclusion – Total Lea • Exclusion - Continuous, Progressive or Repeated Offenses • Exclusion – Construction Activities • Exclusion – Cross Suits (Named Insureds) • Exclusion – Discrimination • Exclusion - Punitive Damages | <ul style="list-style-type: none"> • Fungi or Bacteria Exclusion • Exclusion of Punitive Damages Related to a Certified Act of Terrorism • Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism • Silica or Silica-Related Dust Exclusion • Waiver of Transfer of Rights of Recovery Against Others to Us - All persons or organizations where required by written contract with the Name Insured • Amendment of Insured Contract Definition • Policyholder's Guide to Reporting a Casualty Claim • Minimum Retained Premium • Duties in the Event of Occurrence, Offense, Claim or Suit • Non-Duplication of Limits of Insurance Endorsement • Deductible Liability Endorsement – Including Expense (per Occurrence/Offense) • Subcontractor Special Conditions Including Deductible - \$25,000 Deductible • Exclusion – Asbestos • Exclusion – Total Lead • Exclusion - Continuous, Progressive or Repeated Offenses • Exclusion – Construction Activities • Exclusion – Cross Suits (Named Insureds) • Exclusion – Discrimination • Exclusion - Punitive Damages |
|---|--|

Endorsement & Exclusions - Continued

(including but not limited to)

General Liability Coverage - Continued

- | | |
|--|---|
| <ul style="list-style-type: none"> • Exclusion – PFAS and Related Chemicals • Exclusion of Certified Acts of Terrorism and Exclusion of other Acts of Terrorism Committed Outside the United States • U.S. Terrorism Risk Insurance Act of 2002 as Amended New & Renewal Business Endorsement | <ul style="list-style-type: none"> • Exclusion – PFAS and Related Chemicals • Agent Designation Endorsement – HDI – newly added • HDI - Service of Suit Clause – newly added • Exclusion - Violation of Law Addressing Data Privacy - newly added • Exclusion Chromated Copper Arsenate - newly added • Exclusion - Cyber Incident - newly added • Exclusion - Electromagnetic Fields (Emfs) - newly added • Exclusion - Radioactive Matter - newly added • Exclusion - Swimming Pools, Spas, Lakes, Ponds and Other Water Facilities - newly added • Policyholder Disclosure Notice of Terrorism Insurance Coverage - newly added |
|--|---|

Total Cost Excluding TRIA

Not Applicable

\$	26,250.00	Policy Premium
\$	400.00	Policy Fee
\$	918.75	Surplus Lines Tax (3.5%)
\$	10.5	Surplus Lines Stamping Fee
		(0.04%)
\$	27,579.25	Total Cost

General Liability Coverage - Continued

Total Cost Including TRIA	\$ 25,000.00	Policy Premium	\$ 26,250.00	Policy Premium
	\$ 750.00	TRIA Premium	\$ 788.00	TRIA Premium
	\$ 400.00	Policy Fee	\$ 400.00	Policy Fee
	\$ 901.00	Surplus Lines Tax (3.5%)	\$ 946.00	Surplus Lines Tax (3.5%)
	\$ 10.00	Surplus Lines Stamping Fee	\$ 11.00	Surplus Lines Stamping Fee
		(0.04%)		(0.04%)
	\$ 27,061.00	Total Cost	\$ 28,395.00	Total Cost

Minimum Earned Premium \$ 6,438.00 (25%)

25%

Policy Auditable

Yes

Yes

Condition

- Premium is 100% Minimum and Deposit
- No Flat Cancellations
- All Fees Are Fully Earned at Inception

- Premium is 100% Minimum and Deposit
- No Flat Cancellations
- All Fees Are Fully Earned at Inception

Quote Valid Until

No Longer Applicable

May 3, 2024

Binding Conditions

No Longer Applicable

Binding Conditions - Continued

- A written request to bind coverage
- All Surplus Lines Taxes/Fees are Fully Earned
- Certificates of Insurance are to be obtained from all contractors, subcontractors, suppliers and manufacturers with limits equal to the insured.
- Insured will agree to grant access into and onto any scheduled location for a casualty

General Liability Coverage - Continued

Property Coverage

- inspection within 30 days of policy effective date or endorsement date. This inspection may include the use of cameras and/or drones to document property condition. Any failure to comply with inspection request, resultant recommendations or any hazard deemed to be unsatisfactory by the carrier, may result in cancellation of coverage at their option.
- Receipt of completed, signed, dated application within 15 days of binding coverage.
- The insured must confirm their choice to purchase or decline terrorism coverage as outlined in this quote, by returning the signed terrorism form Avondale TRIA 001
- If applicable, an ECP (Exempt Commercial Purchaser) form

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

See Disclaimer Page for Important Notices and Acknowledgment

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.

Other Disclosures / Disclaimers - Continued

NRRA:

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.

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.

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 acknowledgement 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. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

Target Coverages

	Yes	No
CRIME		
Employee Dishonesty	<input type="checkbox"/>	<input type="checkbox"/>
Computer Fraud	<input type="checkbox"/>	<input type="checkbox"/>
Social Engineering	<input type="checkbox"/>	<input type="checkbox"/>
Increased Limits	<input type="checkbox"/>	<input type="checkbox"/>
CYBER RISK	<input type="checkbox"/>	<input type="checkbox"/>
FLOOD INSURANCE	<input type="checkbox"/>	<input type="checkbox"/>
MANAGEMENT LIABILITY		
Directors & Officers Liability	<input type="checkbox"/>	<input type="checkbox"/>
Employment Practices Liability	<input type="checkbox"/>	<input type="checkbox"/>
Fiduciary Liability	<input type="checkbox"/>	<input type="checkbox"/>
UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)	<input type="checkbox"/>	<input type="checkbox"/>
Selecting the "Reject All or Accept All" option will override any selections you have made above	<input type="checkbox"/> Reject All <input type="checkbox"/> Accept All for Consideration	

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

Optional Coverages – Continued

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 coverages:

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

<https://consumers.ambest.com/content.aspx?rec=261613>

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

Request to Bind Coverage

City of Blue Island

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:

General Liability

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 the final carrier approval. The actual terms and conditions of the policy will prevail.