

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

**RESOLUTION  
NUMBER 2024-021**

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**A RESOLUTION OF THE CITY OF BLUE ISLAND, COOK COUNTY, ILLINOIS,  
AUTHORIZING AND APPROVING A PROPOSAL FROM ALLIANT INSURANCE  
SERVICES, INC., FOR MOBILE VEHICLE INSURANCE FROM AGCS MARINE  
INSURANCE COMPANY**

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**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 2024-021**

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INSURANCE COMPANY**

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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**, Alliant Insurance Services, Inc. has proposed the City obtain mobile vehicle insurance for fire department vehicles from AGCS Marine Insurance Company, as described in the proposal attached hereto and made a part hereof, as **Exhibit A** (the “*Proposal*”); and

**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 mobile vehicle insurance as described in 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 provided by Alliant Insurance Services, Inc. regarding the terms of the insurance coverage, which is attached hereto and made a part hereof as **Exhibit A**, is hereby approved in substantially the same form presented to the Mayor and Aldermen with such

necessary non-material changes as may be authorized by the Mayor to execute the purchase of the insurance coverage, the execution of which constitutes the approval by the City of any and all changes or revisions therein contained.

**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 Agreement to complete satisfaction of the 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 11<sup>TH</sup> day of JUNE, 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					
	5		2		

APPROVED by the Mayor on JUNE 11, 2024.

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

ATTESTED and Filed in my office this  
11<sup>TH</sup> day of JUNE, 2024.

RAEANN CANELO-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 MOBILE VEHICLE INSURANCE FROM AGCS MARINE INSURANCE COMPANY.**

**RESOLUTION NO. 2024-021** which was adopted at a regular meeting of the City Council of the City of Blue Island, Illinois held on the **11<sup>TH</sup> of June, 2024**; that at said meeting **5** 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 **5** Alderman voted Aye and **0** Alderman voted Nay and **0** Alderman voted Abstain and **2** 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 **11<sup>TH</sup> day of June, 2024**.

CORPORATE SEAL

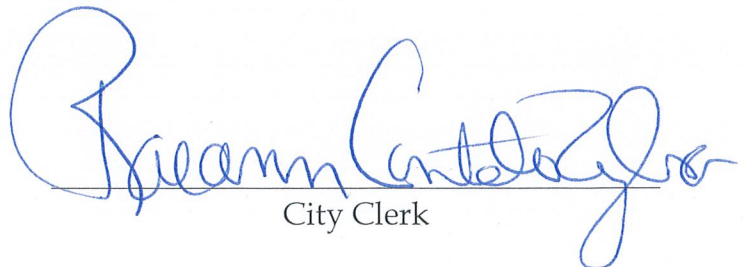
  
City Clerk



Exhibit A

*Proposal from Alliant Insurance Services, Inc.*



City of Blue Island, IL

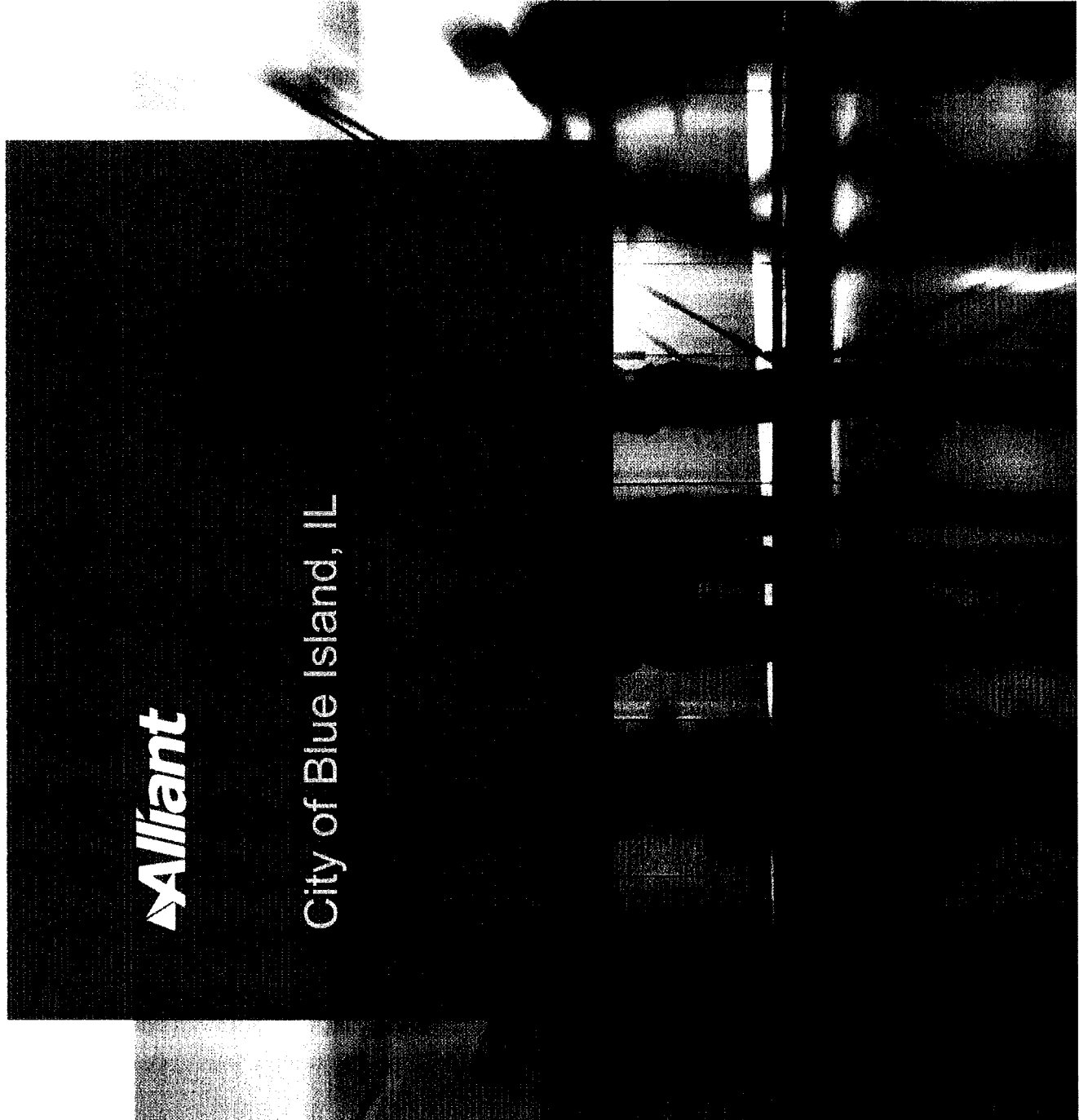
# Alliant Mobile Vehicle Program Proposal - Revised

Presented by Thomas Collins  
Date Presented May 24, 2024

Alliant Insurance Services, Inc.  
560 Mission Street, 6th Floor  
San Francisco, CA 94105  
O 415.403.1400  
F 415.874.4813

CA License No. 0C36861

[www.alliant.com](http://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

**Thomas Collins**

**Account Executive Lead**

Thomas.Collins@alliant.com

Phone: 312 595 6716

Fax: 312 595 7163

**Marilyn P. Schley, AU, CISR, CLIC**

**Assistant Vice President, Account Executive**

mschley@alliant.com

Phone: 415 403 1432

Fax: 415 874 4813



## Named Insured

City of Blue Island, IL

### 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*
Alliant Mobile Vehicle Program	\$ 14,457.00	\$ 14,730.00
<b>TOTAL</b>	<b>\$ 14,457.00</b>	<b>\$ 14,730.00</b>

\*Includes TRIA premium

\*Includes any quarterly adjustments to date (if applicable)

### Payment Terms

- Premium is due within 20 days of policy inception
- Agency Bill
- Payment Plan: Annual

### Options

- None



## Alliant Mobile Vehicle Program

### Present Coverage

<b>Insurance Company</b>	AGCS Marine Insurance Company	AGCS Marine Insurance Company
<b>A.M. Best Rating</b>	A+ XV (March 2023)	A+ XV (March 2024)
<b>Standard &amp; Poor's Rating</b>	AA	AA
<b>California Status</b>	Admitted	Admitted
<b>Policy/Coverage Term</b>	July 1, 2023 to July 1, 2024	July 1, 2024 to July 1, 2025
<b>Policy #</b>	MXI 93058679	TBD

**Coverage Form**  
 All Risk equipment floater including earthquake and flood for equipment on the schedule of equipment on file with the Company.

**Perils Insured**  
 All risks of direct physical loss or damage from any external cause, including general average and salvage charges, except as excluded.

<b>Location of Covered Property</b>	TIV/Limit of Liability	TIV/Limit of Liability
Per Schedule attached and on file with the company	\$ 2,472,149	\$ 2,491,234
Unscheduled vehicles and/or equipment that are not owned by you, but in your care, custody and control	\$ 1,000,000 not exceeding \$ 500,000 any one item (SA 5011DEC 04 14)	\$ 1,000,000 not exceeding \$ 500,000 any one item (SA 5011DEC 04 14)
	<i>Deductible: Highest Deductible indicated on Schedule of Vehicles on file with the company.</i>	<i>Deductible: Highest Deductible indicated on Schedule of Vehicles on file with the company.</i>



## Alliant Mobile Vehicle Program - Continued

### Present Coverage      Proposed Coverage

<b>Deductible</b>	\$5,000/\$25,000/\$50,000 Comprehensive (per schedule on file)	\$5,000/\$25,000/\$50,000 Comprehensive (per schedule on file)
	\$5,000/\$25,000/\$50,000 Comprehensive (per schedule on file)	\$5,000/\$25,000/\$50,000 Comprehensive (per schedule on file)

<b>Notable Exclusions</b> (including but not limited to)	As Per Form SA 5011APE 05 14:	As Per Form SA 5011APE 05 14:
	<ul style="list-style-type: none"> <li>• Loss of use</li> <li>• Loss or damage to equipment while waterborne</li> <li>• Wear and tear, insects/vermin, mechanical breakdown</li> <li>• Infidelity of insured's employees</li> <li>• Equipment which the insured has loaned (except for mutual aid), rented, hired or leased to others;</li> <li>• Unexplained or mysterious disappearance</li> <li>• Nuclear reaction or nuclear radiation</li> <li>• Hostile or warlike actions</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of use</li> <li>• Loss or damage to equipment while waterborne</li> <li>• Wear and tear, insects/vermin, mechanical breakdown</li> <li>• Infidelity of insured's employees</li> <li>• Equipment which the insured has loaned (except for mutual aid), rented, hired or leased to others;</li> <li>• Unexplained or mysterious disappearance</li> <li>• Nuclear reaction or nuclear radiation</li> <li>• Hostile or warlike actions</li> </ul>

<b>Terrorism Coverage</b>	Included	Included
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<b>Total Annual Premium</b>	\$ 14,457.00	\$ 14,730.00
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<b>Policy Auditable</b>	Not Auditable	Not Auditable
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<b>Quote Valid Until</b>	No Longer Applicable	July 1, 2024
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## Alliant Mobile Vehicle Program - Continued

### Present Coverage

No Longer Applicable

### Proposed Coverage

*Any changes made after June 15, 2024 will be adjusted on the First Quarterly Endorsement.*

*Once coverage is bound, the vehicle values and selected deductible(s) will apply during the entire policy period. Options cannot be altered until the July 1, 2025 renewal.*

### Important Note

### Valuation

In the event of a loss the value of will be the least of the following amounts:

The value of each item of property that is individually listed and described in the Declarations is the applicable Limit of Insurance shown in the declarations for that item.

The value of all Covered Property, including newly acquired property, will be the least of the following amounts:

- A. The cost of reasonably restoring that property to its condition immediately before loss; or
- B. The cost of replacing that property with substantially identical (like kind and quality) property; or
- C. The limit of Insurance indicated in the schedule for the property lost or damaged up to a maximum of 120% of the scheduled item; or
- D. Full replacement cost (new vehicle) for vehicles purchased new within the last three years, less applicable deductible(s).

In the event of a loss the value of will be the least of the following amounts:

The value of each item of property that is individually listed and described in the Declarations is the applicable Limit of Insurance shown in the declarations for that item.

The value of all Covered Property, including newly acquired property, will be the least of the following amounts:

- A. The cost of reasonably restoring that property to its condition immediately before loss; or
- B. The cost of replacing that property with substantially identical (like kind and quality) property; or
- C. The limit of Insurance indicated in the schedule for the property lost or damaged up to a maximum of 120% of the scheduled item; or
- D. Full replacement cost (new vehicle) for vehicles purchased new within the last three years, less applicable deductible(s).





## Alliant Mobile Vehicle Program - Continued

Present Coverage	Proposed Coverage
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No Longer Applicable

Alliant Request to Bind & Disclosure/Disclaimer  
Acknowledgment Form – Signed (Page 17)

**See Disclaimer Page for Important Notices and Acknowledgment**

**Binding Conditions**

City of Blue Island, IL  
 Policy Number: TBD  
 Alliant Mobile Vehicle Program  
 07/1/2024 - 7/1/2025

Insured: City of Blue Island, IL

Garaging Addresses: 2450 Vermont Street, Blue Island, IL 60406

Division St and Canal Street, Blue Island, IL 60406

Alliant Mobile Vehicle Program

Unit #	Year	Make	Model	Vin #	Deductible	Equipment Value	Vehicle Value	Vehicle/Equipment Total
	2006	Ford	Crown Victoria	2FAHP71W75X165343	\$ 5,000	\$ -	\$ 10,000	\$ 10,000
FPO Vehicle	2010	Ford	Expedition	1FMFU16508LA71163	\$ 5,000	\$ -	\$ 25,000	\$ 25,000
Chief Vehicle	2010	Ford	Explorer	1FMEU73E18UB30668	\$ 5,000	\$ -	\$ 25,000	\$ 25,000
Chief Vehicle	2022	Ford	F150	1FTEW1EB6NKD74029	\$ 5,000	\$ -	\$ 50,000	\$ 50,000
Fire Prevention	2013	Ford	Taurus	1FAHP2M8XDG148508	\$ 5,000	\$ -	\$ 7,500	\$ 7,500
Engine 2103	1994	Sutphen	Deluge	HSR298Z	\$ 25,000	\$ -	\$ 162,000	\$ 162,000
Engine 2123	2008	HME	CAT	44KFT42858WZ21385	\$ 25,000	\$ -	\$ 298,283	\$ 298,283
Engine 2133	2006	HME	CAT	44KFT428X6WZ20990	\$ 25,000	\$ -	\$ 285,283	\$ 285,283
Ambulance 2152	2015	Ford	Type III Ambulance	1FDXE4FSXGDC07848	\$ 25,000	\$ -	\$ 133,000	\$ 133,000
Ambulance 2162	2004	Ford	E-450 Type III Ambulance	1FDXE45P94HB15969	\$ 25,000	\$ -	\$ 50,000	\$ 50,000
Ambulance 2172	2016	Ford	Type III Ambulance	1FDXE4FS1GDC20049	\$ 25,000	\$ -	\$ 133,000	\$ 133,000
	2021	Sutphen	SL75 Aerial Truck	1S9A3JNE2M2003165	\$ 50,000	\$ -	\$ 1,027,666	\$ 1,027,666
	2022	Ford	Osage Super Warrior Ambulance	1FDUF5HT8NEC47901	\$ 25,000	\$ -	\$ 265,417	\$ 265,417
	2024	Chevrolet	Silverado 1500	1GCUDAEDXRZ162928	\$ 5,000	\$ -	\$ 44,085	\$ 44,085

Loss Payee:

Illinois Finance Authority  
 2929 Broadway, Suite 7B  
 Mount Vernon, IL 62864

Vehicle

2016	Ford Type III Ambulance	1FDXE4FSXGDC07848
2004	Ford E450 Type III Ambulance	1FDXE45P94HB15969
2016	Ford Type III Ambulance	1FDXE4FS1GDC20049
2022	Ford Osage Super Warrior Am	1FDUF5HT8NEC47901

KS State Bank &/Or its  
 Assigns  
 PO Box 69  
 Manhattan, KS 66505-0069

2021	Stuphen SL75 Aerial Truck	1S9A3JNE2M2003165
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## 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](http://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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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](http://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

### 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 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. 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
<b>CRIME</b>		
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"/>
<b>CYBER RISK</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FLOOD INSURANCE</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>MANAGEMENT LIABILITY</b>		
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"/>
<b>UMBRELLA / EXCESS LIABILITY (Increased Liability Limits)</b>	<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	

**Date**

**Signature of Authorized Insurance Representative**

**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://insurancemcommunityuniversity.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, IL

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:

Effective Date:

Alliant Mobile Vehicle Program

July 1, 2024

*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.**