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

**RESOLUTION
NUMBER 2024-041**

**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 FOR THE
POLICY TERM OCTOBER 3, 2024-OCTOBER 3, 2025.**

**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**

Aldermen

RESOLUTION NUMBER 2024-041

**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 FOR THE POLICY TERM
OCTOBER 3, 2024-OCTOBER 3, 2025.**

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 desires to authorize and approving the execution of a proposal from Alliant Insurance Services, Inc. related to general liability insurance for the policy term October 3, 2024 through October 3, 2025, a copy of which is 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 authorize and approve the execution of 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 from Alliant Insurance Services, Inc., a copy of which is attached hereto as Exhibit A, is hereby approved substantially in the form presented to the Mayor and City Council, with such necessary changes as may be authorized by the Mayor, the execution thereof to constitute the approval by the Mayor and City Council of any and all changes or revisions therein contained.

Section 3. The Mayor and Aldermen of the City of are hereby authorized and directed to executed and deliver the Proposal and any and all other documents necessary to implement the terms therein.

Section 4. 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 5. 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 6. All ordinances, resolutions, motions or orders in conflict with this Resolution are hereby repealed to the extent of such conflict.

Section 7. This Resolution shall be in full force and effect upon its passage, approval, and publication as required by law.

(Intentionally Left blank)

ADOPTED this 8TH day of **OCTOBER, 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					
	7				

APPROVED by the Mayor on **OCTOBER 8, 2024**.

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

ATTESTED and Filed in my office this
 8TH day of **OCTOBER, 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 FOR THE POLICY TERM OCTOBER 3, 2024-OCTOBER 3, 2025.**

RESOLUTION NO. 2024-041 which was adopted at a regular meeting of the City Council of the City of Blue Island, Illinois held on the **8TH of October, 2024**; that at said meeting **7** 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 **7** Alderman voted Aye and **0** Alderman voted Nay and **0** Alderman voted Abstain and **0** 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 **8TH** day of **October, 2024**.

CORPORATE SEAL



City Clerk



Exhibit A

Proposal

(see attached)



City of Blue Island

General Liability Insurance Proposal

Presented by Thomas Collins
Date Presented September 19, 2024

Alliant Insurance Services, Inc.
353 North Clark Street
Chicago, IL 60654
O 312 595 6200
F 000 000 0000
CA License No. 0C36861
www.alliant.com



Premium Summary

Coverage	Expiring Premium*	Renewal Premium*
General Liability	\$ 14,217.00	\$ 15,354.98
Excess Liability	\$ 7,712.00	\$ 6,333.55
TOTAL	\$ 21,929.00	\$ 21,688.53

*Excludes TRIA premium, includes surplus lines taxes/fees.

Payment Terms

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

Options

General Liability:

- None

Excess Liability:

- \$1,000,000 Limit Option with \$3,675.00 (includes TRIA) premium.
- \$2,000,000 Limit Option with \$4,783.00 (includes TRIA) premium.
- \$4,000,000 Limit Option with \$7,735.00 (includes TRIA) premium.
- \$5,000,000 Limit Option with \$8,890.00 (includes TRIA) premium.

General Liability Coverage

	Present Coverage	Proposed Coverage
Insurance Company	Admiral Insurance Company	Admiral Insurance Company
A.M. Best Rating	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of June 6, 2024	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of June 6, 2024
Standard & Poor's Rating	A+ (Strong) as of February 23, 2024	A+ (Strong) as of February 23, 2024
Illinois Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	October 3, 2023 to October 3, 2024	October 3, 2024 to October 3, 2025
Policy #	CA000039614-04	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	\$ 1,000,000
General Aggregate Limit (Other Than Products- Completed Operations)	\$ 2,000,000	\$ 2,000,000
Products - Completed Operations Aggregate Limit	\$ 2,000,000	\$ 2,000,000
Personal and Advertising Injury Limit	\$ 1,000,000	\$ 1,000,000
Damage To Premises Rented to You Limit	\$ 300,000 Any One Premises	\$ 300,000 Any One Premises
Medical Expense Limit	\$ 5,000 Any One Person	\$ 5,000 Any One Person

General Liability Coverage - Continued

Deductible	Present Coverage			Proposed Coverage		
	Rate	Premium Base	Exposure	Rate	Premium Base	Exposure
Bodily Injury Liability and/or Property Damage Liability Combine	\$ 25,000			\$ 25,000		
Personal and Advertising Injury Liability	\$ 25,000			\$ 25,000		

Class Code & Description	Rate	Premium Base	Exposure	Rate	Premium Base	Exposure
49451 - Vacant Land (for Profit)	81.25	169	1 Acre	81.25	169	1 Acre

Defense Inside/Outside the Limit

Outside the Limit

Who has the Duty to Defend

Insurer

Insurer

Endorsement & Exclusions
(including but not limited to)

- OFAC Advisory Notice
 - Claim Reporting Notice Address Information
 - Additional Insured - Designated Person or Organization
 - Metropolitan Water Reclamation District of Greater Chicago
701 W Oakton Street
Des Plaines, IL 60018
 - Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability -- with Limited Bodily Injury Exception
 - Communicable Disease Exclusion
 - Total Pollution Exclusion Endorsement
- OFAC Advisory Notice
 - Claim Reporting Notice Address Information
 - Additional Insured - Designated Person or Organization
 - Metropolitan Water Reclamation District of Greater Chicago
701 W Oakton Street
Des Plaines, IL 60018
 - Exclusion - Access or Disclosure of Confidential or Personal Material Information - Updated
 - Communicable Disease Exclusion
 - Total Pollution Exclusion Endorsement

General Liability Coverage - Continued

Endorsement & Exclusions - Continued (including but not limited to)

Present Coverage	Proposed Coverage
<ul style="list-style-type: none"> Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States Amendment of Insured Contract Definition Limited Coverage for Designated Unmanned Aircraft Common Policy Conditions Nuclear Energy Liability Exclusion Endorsement Additional Conditions Named Insured's Duties with Respect to Contractors <ul style="list-style-type: none"> Independent Contractors must Maintain Minimum 1/2/1 Limits Bodily Injury Redefined Minimum Premium and Minimum Retained Premium Deductible Liability Insurance (Applicable to Indemnity and Expenses) - \$25,000 Assault or Battery Exclusion (Absolute) Exclusionary Joint Form - Asbestos, Lead, Microorganisms, SILICA & EMR Limitation of Coverage to Designated Premises <ul style="list-style-type: none"> Premises: Blue Island Parcels 14.01, 14.02, 14.04, 14.05, 14.06, 14.07, 14.08, 14.09, 14.11, 14.13, 15.03, 15.04, 15.05, 15.06, 15.07, 15.10 and 16.03, Blue Island, IL 60406 and Easement No. E-008, Blue Island, IL 60406 Business Activities: 169 acres of land 	<ul style="list-style-type: none"> Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States Amendment of Insured Contract Definition Limited Coverage for Designated Unmanned Aircraft Common Policy Conditions Nuclear Energy Liability Exclusion Endorsement Additional Conditions Named Insured's Duties with Respect to Contractors <ul style="list-style-type: none"> Independent Contractors must Maintain Minimum 1/2/1 Limits Bodily Injury Redefined Minimum Premium and Minimum Retained Premium Deductible Liability Insurance (Applicable to Indemnity and Expenses) - \$25,000 Assault or Battery Exclusion (Absolute) Exclusionary Joint Form - Asbestos, Lead, Microorganisms, SILICA & EMR Limitation of Coverage to Designated Premises <ul style="list-style-type: none"> Premises: Blue Island Parcels 14.01, 14.02, 14.04, 14.05, 14.06, 14.07, 14.08, 14.09, 14.11, 14.13, 15.03, 15.04, 15.05, 15.06, 15.07, 15.10 and 16.03, Blue Island, IL 60406 and Easement No. E-008, Blue Island, IL 60406 Business Activities: 169 acres of land

General Liability Coverage - Continued

Present Coverage

Proposed Coverage

Endorsement & Exclusions - Continued (including but not limited to)	Present Coverage	Proposed Coverage
	<ul style="list-style-type: none"> • Specified Operations Endorsement <ul style="list-style-type: none"> ◦ 169 Acres of Vacant Land Located in Blue Island, IL: Blue Island Parcels 14.01, 14.02, 14.04, 14.05, 14.06, 14.07, 14.08, 14.09, 14.11, 14.13, 15.03, 15.04, 15.05, 15.06, 15.07, 15.10 AND 16.03, Blue Island, IL 60406 and Easement No. E-008, Blue Island, IL 60406 • Specified Operations Exclusion - All Construction and Demolition Work • Special Exclusions - Joint Form (Occurrence) • Commercial General Liability Conditions (Amended) • Injury to Temporary, Volunteer or Casual Worker Exclusion • Intellectual Property Exclusion (Amended Definition of Personal and Advertising Injury) • Engineered Nanoparticles Exclusion (Absolute) • Service of Suit 	<ul style="list-style-type: none"> • Specified Operations Endorsement <ul style="list-style-type: none"> ◦ 169 Acres of Vacant Land Located in Blue Island, IL: Blue Island Parcels 14.01, 14.02, 14.04, 14.05, 14.06, 14.07, 14.08, 14.09, 14.11, 14.13, 15.03, 15.04, 15.05, 15.06, 15.07, 15.10 AND 16.03, Blue Island, IL 60406 and Easement No. E-008, Blue Island, IL 60406 • Specified Operations Exclusion - All Construction and Demolition Work • Special Exclusions - Joint Form (Occurrence) • Commercial General Liability Conditions (Amended) • Injury to Temporary, Volunteer or Casual Worker Exclusion • Intellectual Property Exclusion (Amended Definition of Personal and Advertising Injury) • Engineered Nanoparticles Exclusion (Absolute) • Service of Suit • Policyholder Disclosure Notice of Terrorism Insurance Coverage • Exclusion Cyber Incident - Newly Added • Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) - Newly Added • Exclusion - Biometric Information - Newly Added



General Liability Coverage - Continued

	Present Coverage	Proposed Coverage
Total Cost Excluding TRIA		
	\$ 13,731.00 Policy Premium	\$ 14,830.00 Policy Premium
	\$ 481.00 IL Surplus Lines Tax (3.5%)	\$ 519.05 IL Surplus Lines Tax (3.5%)
	\$ 5.00 IL Surplus Stamping Fees (0.04%)	\$ 5.93 IL Surplus Stamping Fees (0.04%)
	\$ 14,217.00 Total Cost	\$ 15,354.98 Total Cost

Total Cost Including TRIA	Not Applicable	\$ 14,830.00 Policy Premium \$ 742.00 TRIA Premium \$ 545.02 IL Surplus Lines Tax (3.5%) \$ 6.23 IL Surplus Stamping Fees (0.04%) \$ 16,123.25 Total Cost
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Minimum Earned Premium

25%

25%

Policy Auditable

Yes

Yes

Conditions

- Premium is 100% Minimum and Deposit
- No Flat Cancellations

- Premium is 100% Minimum and Deposit
- No Flat Cancellations

Quote Valid Until

No Longer Applicable

October 3, 2024

Binding Conditions

No Longer Applicable

See Binding Subjectivities Recap Page

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

Excess Liability Coverage

	Present Coverage	Proposed Coverage
Insurance Company	Admiral Insurance Company	Admiral Insurance Company
A.M. Best Rating	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of June 6, 2024	A+ (Superior), Financial Size Category: XV (Greater than or Equal to \$2 Billion) as of June 6, 2024
Standard & Poor's Rating	A+ (Strong) as of February 23, 2024	A+ (Strong) as of February 23, 2024
Illinois Status	Non-Admitted	Non-Admitted
Policy/Coverage Term	October 3, 2023 to October 3, 2024	October 3, 2024 to October 3, 2025
Policy #	GX000003617-04	TBD

Coverage Form Commercial Excess Liability Coverage Form - EX46410416 Commercial Excess Liability Coverage Form - EX46410416

Limits		
Each Loss Event	\$ 3,000,000	\$ 3,000,000
Policy Aggregate	\$ 3,000,000	\$ 3,000,000

Schedule of Underlying

Company	Admiral Insurance Company	Admiral Insurance Company
Minimum Applicable Limits of Insurance	\$ 2,000,000 General Aggregate (Other Than Products-Completed Operations Aggregate)	\$ 2,000,000 General Aggregate (Other Than Products-Completed Operations Aggregate)
	\$ 2,000,000 Products-Completed Operations Aggregate	\$ 2,000,000 Products-Completed Operations Aggregate
	\$ 1,000,000 Each Occurrence	\$ 1,000,000 Each Occurrence
	\$ 1,000,000 Personal and Advertising Injury	\$ 1,000,000 Personal and Advertising Injury



Excess Liability Coverage - Continued

	Present Coverage	Proposed Coverage
Deductible	Not Applicable	Not Applicable
Defense Inside/Outside the Limit	Outside the Limit	Outside the Limit
Who has the Duty to Defend	Insured	Insured
Endorsement & Exclusions (including but not limited to)	<ul style="list-style-type: none"> Excess Schedule of "Underlying Insurance" Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States Exclusion - Cyber Incident Service of Suit OFAC Advisory Notice 	<ul style="list-style-type: none"> Excess Schedule of "Underlying Insurance" Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States Exclusion - Cyber Incident Service of Suit Conditional Exclusion of Terrorism Related to Disposition of Federal Terrorism Risk Insurance Act Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion - Biometric Information
Total Cost Excluding TRIA	\$ 7,448.00 Premium \$ 261.00 IL Surplus Lines Tax (3.5%) \$ 3.00 IL Stamping Fee (0.04%) \$ 7,712.00 Total Cost	\$ 6,117.00 Premium \$ 214.10 IL Surplus Lines Tax (3.5%) \$ 2.45 IL Stamping Fee (0.04%) \$ 6,333.55 Total Cost



Excess Liability Coverage - Continued

	Present Coverage	Proposed Coverage										
Total Cost Including TRIA	Not Applicable	<table><tr><td>\$ 6,117.00</td><td>Premium</td></tr><tr><td>\$ 306.00</td><td>TRIA Premium</td></tr><tr><td>\$ 224.81</td><td>IL Surplus Lines Tax (3.5%)</td></tr><tr><td>\$ 2.57</td><td>IL Stamping Fee (0.04%)</td></tr><tr><td>\$ 6,650.38</td><td>Total Cost</td></tr></table>	\$ 6,117.00	Premium	\$ 306.00	TRIA Premium	\$ 224.81	IL Surplus Lines Tax (3.5%)	\$ 2.57	IL Stamping Fee (0.04%)	\$ 6,650.38	Total Cost
\$ 6,117.00	Premium											
\$ 306.00	TRIA Premium											
\$ 224.81	IL Surplus Lines Tax (3.5%)											
\$ 2.57	IL Stamping Fee (0.04%)											
\$ 6,650.38	Total Cost											
Optional Coverage	No Longer Applicable	<p>\$1,000,000 Limit Option: \$3,675.00 (plus tax) = \$3,500.00 (plus tax) + \$175.00 optional TRIA (plus tax)</p> <p>\$2,000,000 Limit Option: \$4,783.00 (plus tax) = \$4,555.00 (plus tax) + \$228.00 optional TRIA (plus tax)</p> <p>\$4,000,000 Limit Option: \$7,735.00 (plus tax) = \$7,367.00 (plus tax) + \$368.00 optional TRIA (plus tax)</p> <p>\$5,000,000 Limit Option: \$8,890.00 (plus tax) = \$8,467.00 (plus tax) + \$423.00 optional TRIA (plus tax)</p>										
Minimum Earned Premium	25%	25%										
Policy Auditable	Not Auditable	Not Auditable										



Excess Liability Coverage - Continued

	Present Coverage	Proposed Coverage
Conditions	<ul style="list-style-type: none">• No Flat Cancellations• Premium is 100% Minimum & 100% Deposit	<ul style="list-style-type: none">• No Flat Cancellations• Premium is 100% Minimum & 100% Deposit
Quote Valid Until	No Longer Applicable	October 3, 2024
Binding Conditions	No Longer Applicable	See Binding Subjectivities Recap Page

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.

Flood Disclosure

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The FEMA Summary for Commercial Property and FEMA Standard Summary of Coverage provides information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- "a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area"...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

Additional Information

- Flood Zones
 - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
 - Increased limits over the maximum flood limit provided by NFIP

FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

Please indicate your selection:

- I would like to receive a flood quote
 I do NOT wish to purchase flood insurance

Signature:

Name Printed / Typed:

Company Name:



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	<input type="checkbox"/>
Excess Liability	<input type="checkbox"/>
• \$1,000,000 Limit Option	<input type="checkbox"/>
• \$2,000,000 Limit Option	<input type="checkbox"/>
• \$3,000,000 Limit Option	<input type="checkbox"/>
• \$4,000,000 Limit Option	<input type="checkbox"/>
• \$5,000,000 Limit Option	<input type="checkbox"/>

Did you know that Alliant works with premium financing companies? Are you interested in financing your annual premium?

Yes, please provide us with a financing quote.

No, we do not wish to finance our premium.

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.