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

**RESOLUTION
NUMBER 2024-048**

**A RESOLUTION OF THE CITY OF BLUE ISLAND,
COOK COUNTY, ILLINOIS, AUTHORIZE AND APPROVE
THE PROPOSAL FOR A PROPERTY INSURANCE POLICY
FROM ALLIANT REGARDING HANOVER INSURANCE**

**FRED BILOTTO, Mayor
RAEANN CANTELO-ZYLMAN, City Clerk
NANCY RITA, City Treasurer**

**DEXTER JOHNSON
LUIZ MONTOYA
THEODORE "TEDDY" RUTHENBERG
BILL FAHRENWALD
GABRIEL McGEE
CANDACE CARR
JOSH ROLL**

Alderman

RESOLUTION NUMBER 2024-048

RESOLUTION OF THE CITY OF BLUE ISLAND,
COOK COUNTY, ILLINOIS, TO AUTHORIZE
AND APPROVE THE PROPOSAL FOR A PROPERTY INSURANCE POLICY FROM
ALLIANT REGARDING HANOVER INSURANCE

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 of Blue Island and wishes to accept a proposal from Hanover Insurance, as presented by Mesirow/Alliant, to enter into an agreement relating to proposed insurance coverage for City owned property, 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 deem it advisable and in the best interest of the health, safety and welfare of the residents of the City to execute and enter into the Agreement.

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 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 of the

City with such necessary non-material changes as may be authorized by the Mayor and City Attorney.

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 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.

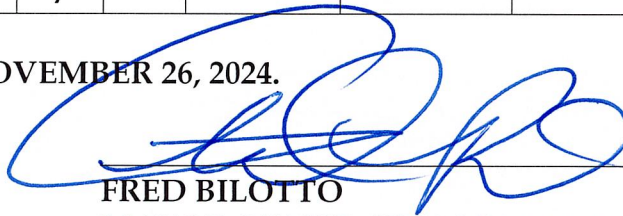
Section 6. This Resolution shall be in full force and effect immediately upon its passage, approval, and publication as required by law.

(Left intentionally blank)

ADOPTED this 26TH day of NOVEMBER, 2024, pursuant to roll call as follows:

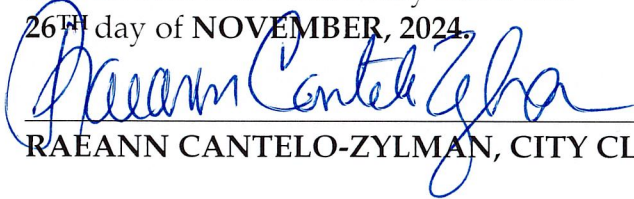
	YES	NO	ABSENT	PRESENT	ABSTAIN
Alderman JOHNSON	X				
Alderman FAHRENWALD	X				
Alderman RUTHENBERG	X				
Alderman MONTOYA	X				
Alderman MCGEE	X				
Alderman CARR	X				
Alderman ROLL	X				
Mayor BILOTTO					
	7				

APPROVED by the Mayor on NOVEMBER 26, 2024.



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

ATTESTED and Filed in my office this
26TH day of NOVEMBER, 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, AUTHORIZE AND APPROVE THE PROPOSAL FOR A PROPERTY INSURANCE POLICY FROM ALLIANT REGARDING HANOVER INSURANCE.**

RESOLUTION NO. 2024-048 which was adopted at a regular meeting of the City Council of the City of Blue Island, Illinois held on the **26TH of November, 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 **26th day of November, 2024**.

CORPORATE SEAL



City Clerk

Exhibit A
(Property Insurance Policy Proposal)



INSURANCE PROPOSAL

City of Blue Island – Property Insurance



Issued on November 11, 2024
Presented by: Tom Collins



City of Blue Island - Property Coverage Highlights

Coverage Limits	Expiring Hanover 2023-2024 Limits	Renewal Hanover 2024-2025 Limits
Real Property	\$32,484,416	\$32,484,416
Blanket Building, Personal Property	\$2,762,840	\$2,762,840
Business Income	None	None
Money and Securities - Crime	\$10,000	\$10,000
Accounts Receivable	\$50,000	\$50,000
Brands and Labels	\$50,000	\$50,000
Business Travel - Sales Rep Samples	\$50,000	\$50,000
Debris Removal	Up to 25% of loss	Up to 25% of loss
Electronic Disturbance	Included	Included
Expediting Expense	\$50,000	\$50,000
Fine Arts	\$100,000	\$100,000
Fire Department Service Charge	\$25,000	\$25,000
Fungus, Wet, Dry Rot - Limited Coverage	\$50,000	\$50,000
Ordinance or Law – Value of Undamaged Bldg	Building Limit	Building Limit
Ordinance or Law – Increased Cost to Repair /Demolish	\$100,000	\$100,000
Pollutant Clean Up	\$50,000	\$50,000
Outdoor Trees, Shrubs, Plants or Lawns	\$50,000	\$50,000
Preservation of Property	365 days	365 days
Reward Coverage	\$10,000	\$10,000
Property in Transit	\$50,000	\$50,000
Unnamed Premises - Building	\$50,000	\$50,000
Utility Service Interruption	\$50,000	\$50,000
Valuable Papers	\$100,000	\$100,000
Water and Sewer Backup - Below the Surface	\$25,000	\$25,000
Earthquake - occ/agg	\$1,000,000	\$1,000,000
Flood - occ/agg	\$1,000,000	\$1,000,000
Basis of Valuation		
Replacement Cost	yes	yes
Co-Insurance	yes - 90%	yes - 90%
New Acquired Buildings	\$500,000	\$500,000
Deductibles		
All Risk	\$5,000	\$5,000
Vandalism	\$5,000	\$5,000
Flood	\$25,000	\$25,000
Earthquake	\$25,000	\$25,000
Windstorm or Hail	N/A	\$10,000
Premium	\$51,662	\$54,780
Total Values	\$35,246,650	\$35,246,650
Premium Change		\$3,118

Options and other markets:

1. Chubb Insurance indicated \$70k
2. Liberty Mutual has a \$100,000 property minimum
3. C N A Insurance indicated they could not compete with renewal pricing



City of Blue Island - Property Schedule - 2024

	Address	Year	Description	Prot Clas	Const	Sq Ft	Revised Values	Contents	Total
							Building		
1	13051 Greenwood Ave. Blue Island, Il 60406	1932	City Hall	5	Masonry	20,165	4,564,086	296,884	4,860,970
2	2450 Vermont St. Blue Island, Il 60406	1938	Fire Station #1 and garage	2	Masonry	20,860	9,807,310	473,375	10,280,685
3	13031 Greenwood Ave. Blue Island, Il 60406	1975	Police Dept and Muni Complex	5	Masonry	25,339	7,051,012	277,363	7,328,375
4	Division ST and Canal Street. Blue Island, Il 60406	1976	Fire Station #2	2	Masonry	5,646	1,779,442	421,158	1,821,600
5	Highland Ave. and 122nd Street. Blue Island, Il 60406	1991	Pumping Station and Water Tank and reservoir	2	Masonry	3,800	2,333,975	-	2,333,975
6	Vincennes Road, and 121st Place. Blue Island, Il 60406	1995	Pump Facility	2	Masonry - NC	1,000	351,511	-	351,511
7	2802 123 rd St. Blue Island, Il 60406	1969	Maintenance Bldg. Clubhouse	5	Frame	5,000	1,741,781	-	1,741,781
8	2434 Vermont St. Blue Island, Il 60406	1980	911 Building	5	Masonry	5,000	1,452,523	53,068	1,505,591
9	3153 Wireton Ave. Blue Island, Il 60406	1989	Public Works and Public Office	5	Frame	2,333	637,666	522,592	1,160,258
10	Thornton Road and 136th Street. Blue Island, Il 60406	1970	Water Tower	2	Masonry	5,000	987,487	1,095,522	2,083,009
11	2805 141st St. Blue Island, Il 60406	1993	Recreation Center	5	Masonry	12,800	1,777,353	1,542	1,778,895
Total							32,484,146	2,762,504	35,246,650

Pre-bid Subjectivities:

- 1) Need building supplemental apps completed for 13051 Greenwood and 2450 Vermont Avenue locations
- 2) Confirm if there have been any changes to roof questionnaire's since last year



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.

Other Disclosures / Disclaimers = Continued

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.

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.

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.

Claims Made Policy:

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage




Other Disclosures / Disclaimers = Continued

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 states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- 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.

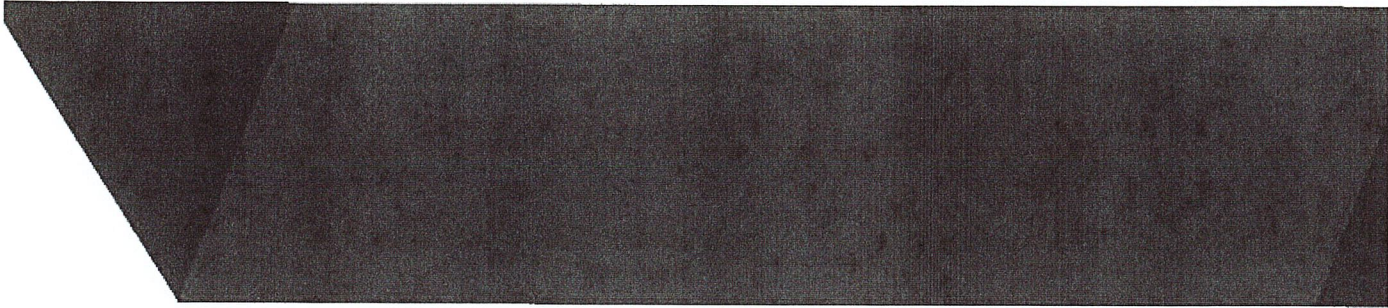


Other Disclosures / Disclaimers = Continued

Certificates / Evidence of Insurance

- A certificate 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 certificate holder.
- 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 of insurance, you may be required to name your client or customer on your policy as an additional insured. 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.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.




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:
Commercial Property	<input type="checkbox"/>

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

Title

Printed / Typed Name

Date

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. The actual terms and conditions of the policy will prevail.