

# Village of Orland Park



Prepared for:



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Insurance / Risk Advisory / Employee Benefits

**HORTON**

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# Cost Summary

All coverage information detailed in the following pages is based on information provided by the insured and subject to the terms, conditions, exclusions and limitations contained in the policies. Please read your policies for a complete explanation. Property limits are flexible and chosen by the insured. Additional limits of liability may be available upon request. Premium includes surplus lines, taxes and fees, when applicable.

## Premium Summary

Coverage	Carrier	Premium (\$)
Property	Illinois Counties Risk Management Trust	240,034
Inland Marine	Illinois Counties Risk Management Trust	3,435
Crime	Illinois Counties Risk Management Trust	6,121
Public Entity Package	Illinois Counties Risk Management Trust	210,504
Automobile (Liability & Physical Damage)	Illinois Counties Risk Management Trust	69,164
Excess Workers' Compensation	Illinois Public Risk Fund	166,011
Umbrella	Illinois Counties Risk Management Trust	270,710
Fiduciary (Police Pension Fund)	Great American	10,800
Network Security / Privacy Liability	Quote Pending - Indication Only	16,237
Drone	National Liability & Fire	14,320
Pollution	UCPM / Crum & Forster	1,141
Taxes & Fees	UCPM / Crum & Forster	241
Annual Service Fee	The Horton Group	35,000
<b>TOTAL PREMIUM</b>		<b>1,043,718</b>

# Cost Comparison

<u>Coverage</u>	2021-2022 Expiring Premium (\$)	2022-2023 Renewal Premium (\$)	ICRMT/IPRF: Comprehensive Option (\$)	Princeton : Public Entity Package Option (\$)
Property & Auto Physical Damage	228,789	278,655	260,222	278,655
Inland Marine	2,903	3,340	3,435	3,340
Public Entity Package	353,050	391,100	265,600	308,768
Excess Workers Compensation	100,007	150,155	166,011	166,011
Umbrella (7MM XS 2MM)	91,750	91,182	N/A	91,182
Excess Liability (5MM XS 8MM)	52,823	66,029	270,709	66,029
TPA Fees	25,000	25,000	0	25,000
Annual Service Fee	39,500	35,000	35,000	35,000
<b>Subtotal</b>	<b>893,822</b>	<b>1,040,461</b>	<b>1,000,977</b>	<b>973,985</b>
Drone	13,270	14,320	14,320	14,320
Crime	7,011	8,161	Included	8,161
Pollution Liability	1,008	1,382	1,382	1,382
Fiduciary (Policy Pension Fund)	9,600	10,800	10,800	10,800
Network Security / Privacy Liability	14,761	16,237	16,237	16,237
<b>Total Cost</b>	<b>939,472</b>	<b>1,091,361</b>	<b>\$1,043,718</b>	<b>1,024,885</b>

*\*Premium listed above are annual premiums. Due to ICRMT bi-laws the program will expire on 12/1/2022, above premiums will be pro-rated when the policies are issued to reflect an 11-month term.*

# Retention Comparison

<u>Coverage</u>	2021-2022 Expiring Retention	2022-2023 Renewal Retention	ICRMT/IPRF: Retention	Princeton : Public Entity Package Option
Property	\$50,000	\$50,000	\$50,000	\$50,000
Flood	\$50,000	\$50,000	100,000 / 5%	\$50,000
Earthquake	\$50,000	\$50,000	100,000 / 5%	\$50,000
Inland Marine	\$10,000	\$10,000	\$10,000	\$10,000
Excess Workers Compensation	\$750,000 & \$650,000	\$750,000 & \$650,000	\$500,000	\$750,000 & \$650,000
General Liability	\$150,000	\$150,000	\$100,000 (Deductible)	\$250,000
Auto Liability	\$150,000	\$150,000	\$100,000 (Deductible)	\$250,000
Law Enforcement Liability	\$150,000	\$150,000	\$100,000 (Deductible)	\$250,000
Errors & Omissions	\$150,000	\$150,000	\$100,000 (Deductible)	\$250,000
Sexual Abuse Liability	\$150,000	\$150,000	\$100,000 (Deductible)	\$250,000
Employee Benefits Liability	\$150,000	\$150,000	\$100,000 (Deductible)	\$250,000
Auto Physical Damage	\$50,000 & \$100,000	\$50,000 & \$100,000	\$50,000	\$50,000 & \$100,000
Umbrella	\$0	\$0	\$0	\$0
Excess Liability	\$0	\$0	\$0	\$0

# Workers Compensation Options & Claim Analysis

<u>Coverage</u>	Incumbent	<b>Option 1</b>	Option 2	Option 3	Option 4
<u>Premium</u>	\$150,155	\$166,011	\$199,333	\$511,091	\$127,435
<u>Workers Compensation</u>	<u>Safety National</u>	<u>IPRF</u>	<u>IPRF</u>	<u>IPRF</u>	<u>ICMRT</u>
Employer's Liability	\$1,000,000	\$3,000,000	\$3,000,000	\$3,000,000	\$2,500,000
Aggregate Excess Limit	\$2,000,000	N/A	N/A	N/A	N/A
Payroll	\$27,909,796	\$27,909,796	\$27,909,796	\$27,909,796	\$27,909,796
Self-Insured Retention - Police Officers	<b>\$750,000</b>	N/A	N/A	<b>N/A</b>	<b>600,000</b>
Self-Insured Retention - All Other	<b>\$600,000</b>	N/A	N/A	<b>N/A</b>	
Per Claim Deductible	N/A	<b>500,000</b>	<b>400,000</b>	<b>N/A</b>	<b>N/A</b>

<u>Year</u>	<u>Carrier</u>	<u>Retention</u>	<u>Claim Count</u>	<u>Open Claims</u>	<u>Total Incurred</u>
2016	Safety National	\$600,000	46	0	\$316,835
2017	Safety National	\$600,000	34	0	\$59,430
2018	Safety National	\$600,000	52	2	\$804,388
2019	Safety National	\$600,000	39	4	\$157,959
2020	Safety National	\$600,000	24	3	\$224,309
<b>Total</b>			<b>195</b>	<b>9</b>	<b>\$1,562,921</b>
<b>Average</b>			<b>39</b>	<b>2</b>	<b>\$312,584</b>
2021	Safety National	\$600,000*	17	15	\$73,888

# Exposure Comparison

Property	Expiring (\$)	Renewal (\$)	Change (\$)
Building & Business Personal Property	198,933,794	207,849,896	+8,916,102
EDP	1,764,153	1,764,153	-
Business Income	2,500,000	2,500,000	-
Miscellaneous Property	7,925,396	7,925,396	-
Outdoor Property	10,658,821	19,905,608	+9,426,787
Fire Hydrants	500,000	500,000	-
Light Poles	6,694,286	6,694,286	-
Traffic Lights	2,052,501	2,052,501	-
Personal Property-Any Other Locations	500,000	500,000	-

Inland Marine	Expiring (\$)	Renewal (\$)	Change (\$)
Total Scheduled Equipment (items greater than \$10,000 only)	1,822,355	1,822,355	-

Drone	Expiring (\$)	Renewal (\$)	Change (\$)
Total # of Units	5	5	-

Automobile	Expiring (\$)	Renewal (\$)	Change (\$)
Total Auto Values	9,055,580	9,199,168	+143,588

Workers' Compensation	Expiring (\$)	Renewal (\$)	Change (\$)
Total Payroll	25,590,230	27,909,796	+2,319,566

# Marketing Results

Village of Orland Park 2022-2023

	Incumbent	E & S	Submitted	Due Date	Response
<b>Package</b>					
<b>Market</b>					
Ambridge Group		Yes	RPS	20-Sep	Declined - Jurisdiction
Berkley Public Entity			RPS	20-Sep	Declined - Jurisdiction
Illinois Counties Risk Management Trust			Yes	20-Sep	Quoted
Chubb			RPS	20-Sep	Unable to quote casualty due to jurisdiction
Euclid Public Sector Alternative Risk			RPS	20-Sep	Indicated \$200k premium for \$3m x \$2M limits
Liberty Mutual Insurance			RPS	20-Sep	Declined - Exposures too great from premium
Munich RE		Yes	RPS	20-Sep	Quoted
Old Republic Specialty Insurance Underwriters	Yes		RPS	20-Sep	Quoted
Safety National			RPS	20-Sep	Declined - Deductible structure
Great American			RPS	20-Sep	Declined - Outside of Underwriting Appetite
<b>Follow Form Excess Liability</b>					
<b>Market</b>					
Allied Public Risk			RPS	20-Sep	Quoted
Allied World	Yes		RPS	20-Sep	Quoted
Hallmark E&S Insurance Services	Yes	Yes	RPS	20-Sep	Quoted
<b>Market</b>			RPS	20-Sep	Declined Exposures - Jurisdiction
Upland Capital		Yes	RPS	20-Sep	Declined - Limited Capacity
Illinois Counties Risk Management Trust			Yes	16-Sep	Quoted
<b>Property</b>					
<b>Market</b>					
Alliant Property Insurance Program		Yes	Yes	20-Sep	Declined - Unable to compete on pricing
Illinois Counties Risk Management Trust			Yes	16-Sep	Quoted
Chubb	Yes		Yes	20-Sep	Quoted
Selective			Yes	20-Sep	Declined, unable to quote 90 days out/ declination remained
Cincinnati			Yes	20-Sep	Declined, unable to quote 90 days out/ declination remained
AIG Lexington			Worldwide	20-Sep	Indication given at twice ICRMT rate
Arch		Yes	Worldwide	20-Sep	Declined - Unable to provide requested terms
Aspen		Yes	Worldwide	20-Sep	Declined - Capacity
Everest		Yes	Worldwide	20-Sep	Declined - Exposures
Hallmark		Yes	Worldwide	20-Sep	Declined- Capacity
Hudson			Worldwide	20-Sep	Declined- Capacity
Ironshore		Yes	Worldwide	20-Sep	Declined
Markel		Yes	Worldwide	20-Sep	Declined - Exposures
One Beacon			Worldwide	20-Sep	Declined - Values
RSUI Landmark		Yes	Worldwide	20-Sep	Declined
Travelers			Worldwide	20-Sep	Declined, - Uncompetitive
Sompo Endurance		Yes	Worldwide	20-Sep	Declined - Deductible structure and rate need
Starr			Worldwide	20-Sep	Declined - Flood and Quake Sublimits
SwissRe		Yes	Worldwide	20-Sep	Declined - seeking higher average rate
<b>Drone</b>					
<b>Market</b>	yes	yes	RPS	20-Sep	Quoted
<b>Cyber</b>					
<b>Market</b>			RT	20-Sep	Distressed cyber market quote to be released 12/1/21
<b>Crime</b>					
<b>Market</b>			Great American	20-Sep	Quoted
<b>Police Pension</b>					
<b>Market</b>			RT		Quoted
<b>UST/ Pollution</b>					
<b>Market</b>		Yes	UCPM	20-Sep	Quoted



# Named Insureds

#	Name
1	Village of Orland Park
2	Village of Orland Park
3	Board of Fire and Police Commissioners
4	Board of Trustees
5	Civic Center Authority Board
6	Community Relations Commission
7	Development Services, Planning and Engineering Committee
8	Economic Development Advisory Board
9	Electrical Commission
10	Finance Committee
11	Museum Development & Advisory Board
12	Open Lands Fund Commission
13	Orland Joint Emergency Telephone System Board
14	Parking and Traffic Advisory Board
15	Parks & Recreation Committee
16	Plan Commission
17	Public Arts Commission
18	Public Safety Committee
19	Public Works Committee
20	Recreation Advisory Board
21	Technology, Communication & Community Engagement Committee
22	Veterans' Commission
23	Zoning Board of Appeals
24	Orland Park Police Pension

Your named insured may vary by line of business. Please refer to your policies for specific named insureds by line of business coverage.

# Location Schedule

Location	Building	Address
ALL	ALL	Blanket Coverage
1	1	14700 Ravinia Ave. Orland Park, IL 60462
2	1	14750 Ravinia Ave. Orland Park, IL 60462
3	1	14650 Ravinia Ave. Orland Park, IL 60462
4	1	14600 Ravinia Ave. Orland Park, IL 60462
5	1	14415 Beacon Ave. Orland Park, IL 60462
5	2	14415 Beacon Ave. Orland Park, IL 60462
5	3	14415 Beacon Ave. Orland Park, IL 60462
6	1	15655 Ravinia Orland Park, IL 60462
7	1	8800 Thistlewood Dr. Orland Park, IL 60462
8	1	17801 Wolf Rd. Orland Park, IL 60462
9	1	14605 S. 88th Ave. Orland Park, IL 60462
10	1	7200 Wheeler Dr. Orland Park, IL 60462
11	1	9701 131st St. Orland Park, IL 60462
12	1	13660 Cherry Lane Orland Park, IL 60462
13	1	15501 Park Station Blvd. Orland Park, IL 60462
14	1	15800 88th Ave. Orland Park, IL 60462
15	1	14825 West Ave. Orland Park, IL 60462
16	1	11351 W. 159th St. Orland Park, IL 60462
17	1	Trinity Dr. & Laurel Orland Park, IL 60462
18	1	Deer Point Dr. & Deercreek Orland Park, IL 60462
19	1	178th & Rachel Orland Park, IL 60462
20	1	Selva Ln & Newberry Ln. Orland Park, IL 60462
21	1	110th & 139th St. Orland Park, IL 60462
22	1	10401 153rd St. Orland Park, IL 60462
23	1	13917 William Ct. Orland Park, IL 60462
24	1	15600 West Ave. Orland Park, IL 60462
25	1	Corso Dr. & Wolf Rd Orland Park, IL 60462
26	1	153rd St. & Huntington Dr. Orland Park, IL 60462
27	1	Pine St. & Lincolnshire Orland Park, IL 60462
28	1	147th St. & Raney's Ln. Orland Park, IL 60462
29	1	15299 El Cameno Terr. Orland Park, IL 60462
30	1	Edgewood & Wheeler Dr. Orland Park, IL 60462
31	1	139th St. & Charleston Dr., Orland Park, IL 60462
32	1	Wooded Path & Country Club, Orland Park, IL 60462
33	1	11501 Brook Hill Dr. Orland Park, IL 60462
34	1	150th St. and Dogwood Dr., Orland Park, IL 60462
35	1	147th & Park Ln. Orland Park, IL 60462
36	1	179th St. & 108th Ave. Orland Park, IL 60462
37	1	Louetta & Ryan Lane Orland Park, IL 60462
38	1	Shire Dr. & Paddock Ct. Orland Park, IL 60462
39	1	144th Pl. & Beacon Ave. Orland Park, IL 60462
40	1	171st St & Steeplechase Orland Park, IL 60462
41	1	Helen Ln & Merion Dr. Orland Park, IL 6462
42	1	Yorktown & Concord Dr. Orland Park, IL 60462

43	1	Sandalwood Dr. & Red Oak Ln Orland Park, IL 60462
44	1	80th Ave. & Sioux Rd. Orland Park, IL 60462
45	1	167th St. & Laurel Hill Dr. Orland Park, IL 60462
46	1	Deer Run & Buck Dr. Orland Park, IL 60462
47	1	Marley Creek & Autumn Ridge Orland Park, IL 60462
48	1	San Bernardino & Capistrano Orland Park, IL 60462
49	1	11605 Kiley Ln. Orland Park, IL 60462
50	1	88th Ave. & Butterfield Ln. Orland Park, IL 60462
51	1	Cristina Ave. & 141st St. Orland Park, IL 60462
52	1	Lakeview & Greencastle Orland Park, IL 60462
53	1	138th Pl. & 83rd Ave. Orland Park, IL 60462
54	1	Poplar Rd. & Golfview Orland Park, IL 60462
55	1	153rd St. & Wolf Rd. Orland Park, IL 60462
56	1	88th Ave. & Pine St. Orland Park, IL 60462
57	1	Treetop Dr. & 153rd St. Orland Park, IL 60462
58	1	Hemlock & Wheeler Dr. Orland Park, IL 60462
59	1	Windsor & Regent Dr. Orland Park, IL 60462
60	1	143rd St. & 82nd Ave. Orland Park, IL 60462
61	1	82nd Ave. & Eynsford Dr. Orland Park, IL 60462
62	1	167th & Robinhood Dr. Orland Park, IL 60462
63	1	10000 Creek Rd. Orland Park, IL 60462
64	1	15140 Harlem Ave. Orland Park, IL 60462
65	1	9010 Poplar Rd. Orland Park, IL 60462
66	1	10370 Orland Pkwy Orland Park, IL 60462
67	1	7405 Tiffany Dr. Orland Park, IL 60462
68	1	13617 McCabe Dr. Orland Park, IL 60462
69	1	9450 Seton Place Dr. Orland Park, IL 60462
70	1	15200 Wolf Rd. Orland Park, IL 60462
71	1	1541 Quail Hollow Dr., Orland Park, IL 60462
72	1	14200 West 82rd Ave., Orland Park, IL 60462
73	1	8701 135th St. Orland Park, IL 60462
74	1	14760 Park Lane Orland Park, IL 60452
75	1	10933 Crystal Springs Ln., Orland Park, IL 60462
76	1	16703 Julie Ann Ln. Orland Park, IL 60462
77	1	11700 Imperial Lane Orland Park, IL 60462
78	1	141st & Boxwood Orland Park, IL 60462
79	1	Long Run Dr. & Cornhill Dr., Orland Park, IL 60462
80	1	15045 West Ave. Orland Park, IL 60462
81	1	288 Orland Square Drive Orland Park, IL 60462
82	1	Buckingham Dr. at Erickson Ct. Orland Park, IL 60462
83	1	8901 Pine St. Orland Park, IL 60462
84	1	163rd St. at 97th Ave. Orland Park, IL 60462
85	1	10755 W. 153rd St. Orland Park, IL 60462
86	1	15100 S. Ravinia Ave. Orland Park, IL 60462
87	1	14671 West Ave. Orland Park, IL 60462
88	1	9100 151st St. Orland Park, IL 60462
89	1	W 145th Pl. at S. Ravinia Ave. Orland Park, IL 60462
90	1	9705 142nd St. Orland Park, IL 60462
91	1	Emerson Dr. at Providence Sq. Orland Park, IL 60462

92	1	139th & LaGrange Rd. Orland Park, IL 60462
93	1	15748 Park Station Blvd, Orland Park, IL 60462
94	1	Bridge - Wheeler Dr over Tinley Creek Orland Park, IL 60462
95	1	Bridge - 151st St over Tinley Creek Orland Park, IL 60462
96	1	Bridge - Creek Crossing Dr over Long Run Creek Orland Park, IL 60462
97	1	Bridge - Tee Brook Drive over Tinley Creek Orland Park, IL 60462
98	1	Bridge - Will-Cook Road over Spring Creek Orland Park, IL 60462
99	1	Pedestrian Bridge - Eagle Ridge over Wolf Rd Orland Park, IL 60462
100	1	Pedestrian Bridge - Deer Point II over 108th Ave Orland Park, IL 60462
101	1	Pedestrian Bridge - Creekside over Compton Court Orland Park, IL 60462
102	1	15300 West Ave Orland Park, IL 60462
103	1	141st & LaGrange Rd Orland Park, IL 60462
104	1	Orland Park Place Mall Orland Park, IL 60462
105	1	Various Retail Stores Orland Park, IL 60462
106	1	15430 West Ave, Orland Park, IL 60462
107	1	8401 Wheeler Orland Park, IL 60462
108	1	9750 Crescent Park Circle Orland Park, IL 60462
109	1	10755 Eagle Ridge Drive, Orland Park, IL 60462
110	1	Bunratty & Fermoy Orland Park, IL 60462
111	1	Capistrano & Stone Hill Drive Orland Park, IL 60462
112	1	Tallgrass Trail & Pine Street Orland Park, IL 60462
113	1	14690 Westwood Drive Orland Park, IL 60462
114	1	9650 W 143rd St. Orland Park, IL 60462

# Property

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): Illinois Counties Risk Management Trust  
 Policy Term: 1/1/2022 to 1/1/2023

## Conditions

Description	Limit (\$)	
Deductible	\$50,000 – Main Policy 24 Hours – Business Income \$100,000 – Flood (per occurrence) \$100,000 – Earthquake (or 5% of the damaged location; whichever is greater)	
Cause of Loss	Special Form	
Valuation:	Buildings Business Personal Property	Replacement Cost / Agreed Value Replacement Cost / Agreed Value

## Covered Property

Coverage	Limit (\$)
Building Value	226,134,055
Business Personal Property Including Stationary EDP	17,251,752
Personal Property of Others	100,000
Newly Constructed or Acquired Property	1,000,000
Footbridges	100,000
Covered Property in Transit	1,000,000

## Additional Property Coverages

Coverage	Limit (\$)
Earthquake (Including Mine Subsidence)	5,000,000
Program Aggregate	250,000,000
Flood	5,000,000
Program Aggregate (Excluding Flood Zone A and V)	250,000,000

## Covered Costs & Expenses

Coverage	Limit (\$)
Business Income/Extra Expense	1,000,000
Business Income/Extra Expense Increased Limits	3,000,000
Course of Construction (Builders Risk)	1,000,000
Debris Removal (whichever is greater)	25% or 500,000
Pollutant Cleanup and Removal Aggregate in Any One Policy Year	100,000
Fire Department Service Charge	5,000
Fire Protection Equipment Discharge	5,000

Coverage	Limit (\$)
Ordinance or Law Coverage	10,000,000
Preservation of Property	100,000
Protection of Property	100,000
Unnamed Locations - Unintentional E&O	1,000,000
Communication Towers	100,000
Tree, Shrubs, and Plants are subject to a maximum per item of	
- Per Item	25,000
- Per Occurrence	100,000
Golf Course Tees and Greens	
- Per Item	25,000
- Per Occurrence	100,000
Interruption of Computer Operations	
- Per occurrence	50,000
- Annual Aggregate	100,000
Personal Effects	100,000
Retaining Walls and Other Outdoor Walls	10,000
Underground Sprinkler System	100,000
Utility Services - Direct Damage	1,000,000
Utility Services - Time Element	1,000,000
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage	
- Direct Damage	15,000
- Business Income and Extra Expense	15,000
- Extra Expense Number of Days	30 Days
Ancillary Buildings	10,000
Sewer Backup	250,000
Outdoor Property	100,000

## Equipment Breakdown Coverage

Coverage	Limit (\$)
Total Building and Contents Value	100,000,000
Deductible	50,000
BI/EE & Utility Interruption Deductible	24 Hours

## Coverage Extension

Coverage	Limit (\$)
Combined Business Income	Included
Combined Extra Expense	Included
Spoilage Damage	Included
Utility Interruption - Time Element	10,000,000
Electronic Data or Media	10,000,000
Expediting Expenses	Included
Ordinance or Law	10,000,000
Hazardous Substance, Contamination, Pollutants	10,000,000

Coverage	Limit (\$)
Newly Acquired Property	1,000,000
Debris Removal	25% or 500,000
Water Damage	Included
Emergency Power Generating Equipment 1,000 kw or less	Included

\*Non-Emergency Power Generating Equipment is Excluded

## Sales Tax Interruption Coverage

Coverage	Limit (\$)
Total Limit	3,000,000
Waiting Period	30 Days

\*Covered locations will be shown on the schedule

## Coverages Can Be Extended To:

- Hotels / Motels
- Casinos
- Retail Operations

## Terms & Conditions

### Notable Coverages & Special Wording

- Admitted Carrier
- Terrorism Included
- Refer to your policy for full list of coverages

### Notable Exclusions

- This is not all inclusive list please refer to your policy for a complete list of Exclusions

# Inland Marine

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): Illinois Counties Risk Management Trust  
 Policy Term: 1/1/2022 to 1/1/2023

## Mobile Equipment & Misc. Articles Coverage

Coverage	Limit (\$)
EDP Equipment/Media	1,764,153
Mobile Equipment greater than or equal to \$10,000 per item	1,822,355
*Deductible	10,000

\*Or as indicated on the schedule

## Covered Costs & Expenses

Coverage	Limit (\$)
Fine Arts	1,000,000
Accounts Receivable	1,000,000
Valuable Papers and Records	1,000,000
Contractors Equipment Non-Owned	
- Per Item	100,000
- Per Occurrence	250,000
Rental Expense Reimbursement	10,000
Pollutant Clean-Up	100,000
Fire Department Equipment	50,000
Musical Instruments, Athletic Equipment & Uniforms	500,000
Unscheduled Watercrafts	100,000

## Terms & Conditions

### Notable Coverages & Special Wording

- Admitted Carrier
- Terrorism Included
- Refer to the policy for full list of coverages

### Notable Exclusions

- This is not all inclusive list please refer to your policy for a complete list of Exclusions



# Crime

Named Insured: **Village of Orland Park**  
Insurer (A.M. Best): Illinois Counties Risk Management Trust  
Policy Term: 1/1/2022 to 1/1/2023

## Coverage

Description	Limit (\$)	Deductible (\$)
Blanket Employee Dishonesty	1,000,000	5,000
Loss Inside the Premises - Money & Securities	1,000,000	5,000
Loss Outside the Premises	1,000,000	5,000
Money Orders and Counterfeit Currency	1,000,000	5,000
Depositors Forgery or Alterations	1,000,000	5,000
Computer Fraud	1,000,000	5,000
Funds Transfer Fraud	1,000,000	5,000
Social Engineering/False Pretenses	50,000	5,000

The ICRMT Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against Loss through the failure of any Employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for Public Officials bonds up to the statutory limit or policy limit, whichever is less.

## Terms & Conditions

### Notable Coverages & Special Wording

- Admitted Carrier
- Refer to your policy for full list of coverages

### Notable Exclusions

- This is not all inclusive list please refer to your policy for a complete list of Exclusions

# Public Entity Package

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): Illinois Counties Risk Management Trust  
 Policy Term: 1/1/2022 to 1/1/2023

## General Liability

Coverage	Limit (\$)
Each Occurrence	1,000,000
General Annual Aggregate	3,000,000
Products/Completed Operations Annual Aggregate	1,000,000
Advertising and Personal Injury	1,000,000
Premises Medical Payments	
- Each Person	5,000
- Each Occurrence	50,000
<b>Deductible – Each Occurrence</b>	<b>100,000</b>

## Sexual Abuse Liability (Claims Made)

Coverage	Limit (\$)
Each Occurrence	1,000,000
Annual Aggregate	1,000,000
Innocent Party Defense Coverage	Included
<b>Deductible – Each Occurrence</b>	<b>100,000</b>

## Coverages Include:

- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides - \$50,000 Coverage Limits
- Premises Liability

## Violent Event Response Coverage

Coverage	Limit (\$)
Violent Event Response Coverage	
Per Event Limit	500,000
Annual Aggregate Limit	500,000
<b>Deductible – Each Occurrence</b>	<b>100,000</b>

### Coverages Include:

- Crisis Investigation
- Personal Crisis Management Event Response Team
- Crisis Communication Support, Media Management, Public Relations
- Temporary Security Measures

## Sublimited Coverages

Coverage	Limit (\$)
Medical Expenses	25,000 Per Person
Counseling Service Expenses	10,000 Per Person
Funeral Service Expenses	15,000 Per Person
Per Event Crisis Team Services	100,000
Memorialization Expenses	250,000

## Law Enforcement Liability

Coverage	Limit (\$)
Each Occurrence	1,000,000
General Annual Aggregate	3,000,000
<b>Deductible – Each Occurrence</b>	<b>100,000</b>

### Coverages Include:

- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Jails/Holding Cells
- Good Samaritan
- Commandeered Autos

## Public Officials

Coverage	Limit (\$)
Each Occurrence	1,000,000
Annual Aggregate	1,000,000
<b>Deductible – Each Occurrence</b>	<b>100,000</b>

## Retroactive Dates

Coverage	Retroactive Date
Public Officials Liability	4/30/1989
Employment Practices Liability	4/30/1989
Employee Benefits Liability	1/1/2022

*\*EBL includes prior acts*

## Coverages Include

Coverage	Limit (\$)
Employee Wage Reimbursement	
- Each Occurrence	10,000
- Annual Aggregate	20,000
Non-Monetary Legal Defense	
- Each Occurrence	50,000
- Annual Aggregate	50,000

## Coverages Include Cont.:

- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act
- Attorney's Professional

# Terms & Conditions

## Notable Coverages & Special Wording

- Admitted Carrier
- Terrorism
- Refer to your policy for full list of coverages

## Notable Exclusions

- This is not all inclusive list please refer to your policy for a complete list of Exclusions

## Risk Management Consideration

- Certificates of Insurance should be required for all raw material suppliers and contractors who perform work on your premises, naming YOU additional insured on a primary and non-contributory basis.
- All suppliers & contractors should be required to carry liability & workers compensation insurance at minimum limits deemed acceptable by your company.
- A risk transfer contract requiring the above and granting a hold harmless provision in favor of YOU should also be executed prior to the purchase order
- If employees, whether utilized on a leased or temporary basis, are obtained through an employment agency please let us know so we can ensure the proper coverages or risk transfer agreements are in place on both the workers' compensation and general liability policies
- Any risk transfer contracts your clients are asked to sign should be reviewed by Horton prior to signing.
- Horton's Certificate Tracking system (HortonTrax) can assist you in the administration of your risk transfer program.

# Auto Physical Liability & Physical Damage

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): Illinois Counties Risk Management Trust  
 Policy Term: 1/1/2022 to 1/1/2023

## Automobile Liability

Coverage	Limit (\$)
Each Occurrence	1,000,000
Auto Medical Payments	
Each Person	5,000
Each Occurrence	25,000
<b>Deductible – Each Occurrence</b>	<b>100,000</b>

## Automobile Physical Damage

Coverage	Limit (\$)
Total Scheduled Value	9,199,168
Total Agreed Value	0
Number of Vehicles	231
<b>*Comprehensive Per Loss Self-Insured Retention</b>	<b>50,000</b>
<b>*Collision Per Loss Self-Insured Retention</b>	<b>50,000</b>

\*Or as indicated in the schedule

## Coverages Include:

Coverage	Limit (\$)
Automatic Liability for Newly Acquired Vehicles (Non-Auditable)	Included
Newly Acquired Automobiles Physical Damage (Non-Auditable)	500,000
Hired / Non-Owned Liability	Included
Hired Auto Physical Damage	Included
Garagekeepers Legal Liability – Per Occurrence	100,000
Pollution Caused by Upset / Overturn	Included
Commandeered Autos	Included
Loss of Use and Lease Gap Coverage	Included
Rental Reimbursement	Included

# Terms & Conditions

## Notable Coverages & Special Wording

- Refer to your policy for full list of coverages

## Notable Exclusions

- Uninsured & Underinsured Motorist Liability  
– Not Covered
- This is not all inclusive list please refer to your policy for a complete list of Exclusions

## Car Rental Insurance Recommendation

Due to the ever changing legal landscape both in the United States and abroad, we recommend that when renting a vehicle, you accept the insurance provided by the Rental Company. This recommendation is being made as insurance does not always cover diminution value and or loss of use of the vehicle depending on each state's jurisdiction.

# Drone

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): National Liability & Fire  
 Policy Term: 1/1/2022 to 1/1/2023

## Coverage

Description	Limit (\$)
Liability	15,000,000
Physical Damage	18,838
Medical Expense	5,000
Bail Bonds	2,500
Deductible	5% of the amount of insurance will be applied to each & every loss

## Drone Schedule

#	Make / Model	Registration #	Serial #	Value (\$)
1	DJI Phantom 4	N799PD	07DDD6C0B11631	1,459
2	DJI-Matrice M200	N106P	0FDEZ740P20021	18,838
3	Thermal Sensor		272642 / XT Flir ZXTB9FP	Included Above
4	Gimbal Adapter		08CU015388 / XT	Included Above
5	Panasonic Lens		f/3.5-5.6 ASPH / GX Vario PZ 14-42 mm	Included Above
6	Camera		0ABDFA19030787 / X5S	Included Above
7	Battery		0KPAE8R231026J / TB50	Included Above
8	Battery		0KPAEAH231020F / TB50	Included Above
9	Battery		0KPAEH231020G / TB50	Included Above
10	Battery		0KPAEH2310317 / TB50	Included Above
11	Battery		0KQAEX23100ZR / TB55	Included Above
12	Battery		0KQAEX23100YX / TB55	Included Above
13	Battery		0KQAEAX2310103 / TB55	Included Above



#	Make / Model	Registration #	Serial #	Value (\$)
14	Battery		0KQAEAX231011E / TB55	Included Above
15	Battery		0KQAEAX23101V0 / TB55	Included Above
16	Battery		0KQAEAX23101EU / TB55	Included Above
17	Battery Charging Hub		0CPDF23004000H	Included Above
18	Battery Charging Hub		0CPDF230040003	Included Above
19	Battery Charging Hub		OL3DF5U0004000EG	Included Above
20	Power Adapter (for charging hub)		ADE0180A1749300290	Included Above
21	Power Adapter (for charging hub)		ADE0180A1749300771	Included Above
22	Power Adapter (for charging hub)		ADE0180A1749300290	Included Above
23	DJI Mavic 2 Enterprise Dual (includes extra battery and controller)	FA3YHCA9LE	298DG2N0010UPM	4,186
24	DJI Mavic 2 Enterprise Zoom (includes extra battery and controller)	FA3YHCFWRX	276DF9N001J1ZJ	3,067
25	DJI Mavic 2 Enterprise Zoom (includes extra battery and controller)	FA3YHCE3N4	276DF9N001HN76	3,067

## Terms & Conditions

### Notable Coverages & Special Wording

- Admitted Carrier
- Terrorism (applicable to Bodily Injury & Property Damage Liability)
- Sanctions & Embargo Clause
- OFAC Notice
- State Required Endorsements
- Performance Vector Unmanned Endorsement
- Refer to your policy for the full list of coverages

### Notable Exclusions

- Date Change Recognition Exclusion
- Date Change Recognition Exclusion – Limited Write-Back Provision
- Noise, Pollution & Other Perils Exclusion
- Asbestos
- Nuclear Risk
- War, Hi-jacking & Other Perils Exclusion
- This is not all inclusive list please refer to your policy for a complete list of Exclusions

# Excess Workers Compensation

Named Insured: **Village of Orland Park**

Insurer (A.M. Best): IPRF

Policy Term: 1/1/2022 to 1/1/2023

## Coverage

Description	Limit (\$)
IL Excess Workers' Compensation	Statutory
Employers Liability – Per Occurrence	3,000,000
Self Insured Retention	500,000

## Premium Basis

State	Class Code	Description	Payroll (\$)
IL	5506	Street Or Road Construction – Paving/Repaving & Drivers	746,639
IL	7380	Drivers, Chauffeurs & their Helpers	25,517
IL	7520	Waterworks Operation & Drivers	923,400
IL	8380	Automobile Service Or Repair Center & Drivers	230,609
IL	8810	Clerical & Office Employees	7,529,552
IL	9102	Park NOC - All Employees & Drivers	3,633,047
IL	9410	Municipal, Township, County Or State Employee	3,248,442
IL	7720	Police Officers & Drivers	11,563,590
		<b>TOTAL PAYROLL</b>	<b>27,909,796</b>

\*IPRF has a \$12,000 grant and will pay 25% of subscription costs for Lexipol

## Terms & Conditions

### Notable Coverages & Special Wording

- Auditable Policy
- To Follow
- Refer to your policy for full list of coverages

### Notable Exclusions

- Contractual Liability
- Punitive Damages
- Employment in Violation of the Law
- Waiver of Subrogation – Negligence
- Expected or Intended Injury
- Leased or Temporary Workers\*
- This is not all inclusive list please refer to your policy for a complete list of Exclusions

\*If employees, whether utilized on a leased or temporary basis, are obtained through an employment agency please let us know so we can ensure the proper coverages or risk transfer agreements are in place on both the workers' compensation and general liability policies.

\*Important notice to clients. If you utilize sub-contractors, you are required to obtain a certificate of insurance showing they carry workers compensation coverage. If the Sub-contractor is an owner, officer, partner, of the sub-contractor, you should obtain proof **they have not** excluded themselves from the workers compensation policy. If you do not obtain proof of insurance, the sub-contractors payroll for the job they were on, may be added to your policy at audit by your carrier. We recommend you obtain certificates of insurance for all sub-contractors utilized.

# Umbrella

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): Illinois Counties Risk Management Trust  
 Policy Term: 1/1/2022 to 1/1/2023

## Coverage

Coverage	Limit (\$)
Each Occurrence	15,000,000
General Aggregate	15,000,000
Retained Limit (Any One Occurrence)	0

## Underlying Coverages

Policy Type	Carrier	Policy Period	Limit (\$)
Automobile Liability	ICRMT	1/1/22 to 1/1/23	\$1M / \$3M
General Liability	ICRMT	1/1/22 to 1/1/23	\$1M / \$3M
Law Enforcement Liability	ICRMT	1/1/22 to 1/1/23	\$1M
Public Officials (Claims Made)	ICRMT	1/1/22 to 1/1/23	\$1M / \$1M

## Terms & Conditions

### Notable Coverages & Special Wording

- Admitted Carrier
- Terrorism
- Refer to your policy for full list of coverages

### Notable Exclusions

- Sanitary Sewer Backup
- Sexual Abuse
- Uninsured/Underinsured Motorist Coverage
- Workers Compensation and Employers Liability
- Unmanned Aircraft
- Cyber Liability
- Claims arising out of the actual or alleged transmission of a communicable disease or virus.
- This is not all inclusive list please refer to your policy for a complete list of Exclusions

# Fiduciary *(Police Pension Fund)*

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): Great American Insurance Company (A+ XV)  
 Policy Term: 1/1/2022 to 1/1/2023

## Coverage

Description	Limit (\$)
Each Occurrence	1,000,000
General Aggregate	1,000,000
Retained Limit (Each Claim)	0

## Conditions / Subjectivities

- Please provide the funding percentage for the pension plan.
- No Flat Cancellations
- All Fees are Fully Earned at Inception

## Terms & Conditions

### Notable Coverages & Special Wording

- Admitted Carrier
- Terrorism Coverage
- HIPAA Penalties Sublimit: \$ 250,000
- 502(c) Penalties Sublimit: \$ 100,000
- PPACA Penalties Sublimit: \$ 100,000
- 4975 Penalties Sublimit: \$ 100,000
- 502(a)(3) Sublimit: \$ 100,000
- Section 203 Bipartisan
- Budget Act of 2013 Sublimit: \$ 100,000
- Trustee Non-Fiduciary Capacity: \$100,000
- Benefit Overpayment: \$100,000
- Economic And Trade Sanctions Clause
- Claims Made and Reported Policy Form
- Insurer's Duty to Defend (including choice of counsel)
- Claims Expenses within the limit of liability
- P&P Date: 01/22/2019
- Voluntary Compliance Payment: \$100,000
- Extended Reporting Period: per the policy form
- Refer to your policy for full list of coverages

### Notable Exclusions

- This is not all inclusive list please refer to your policy for a complete list of Exclusions

# Network Security / Privacy Liability - PENDING

**Named Insured:** Village of Orland Park  
**Insurer (A.M. Best):** Underwriters at Lloyd's (Non-Admitted)  
**Policy Term:** 1/1/2022 to 1/1/2023  
**Retroactive Date** Full Prior Acts

## Coverage

Coverage	Limit (\$)	Retention (\$)
Policy Aggregate	1,000,000	-
Security & Privacy Liability	1,000,000	15,000
Multimedia & Intellectual Property	1,000,000	15,000
Technology Services	N/A	N/A
Miscellaneous Professional Services	N/A	N/A
Network Interruption & Recovery	1,000,000	15,000; 8 Hours
Event Support Services	1,000,000	15,000
Privacy Regulatory Defense & Penalties	1,000,000	15,000
Network Extortion	1,000,000	15,000
Electronic Theft & Computer Fraud and Telecommunication Fraud	250,000	15,000
Social Engineering Fraud	250,000	15,000
Reputational Damage	1,000,000	15,000
PCI Fines	1,000,000	15,000

## Conditions / Subjectivities

- Application must be signed/dated within 30 days of the effective date
- No flat cancellations
- All fees are fully earned at inception
- Defense Expenses within the Limit of Liability
- Insurer's Duty to Defend (including choice of counsel)

# Terms & Conditions

## Notable Coverages & Special Wording

- Non-Admitted Carrier
- Radioactive Contamination Clause
- Several Liability Notice
- Cyber Terrorism Endorsement
- Notice of Terrorism Insurance Coverage Endorsement
- Jurisdiction: Worldwide
- Territory: Worldwide
- Please note that for your “claims made” policy, the reporting provisions in the policy should be reviewed and understood to prevent a potential denial of coverage. It is critical to review your policy and know “what is a claim”. Many carriers define a claim as “an oral or written demand for monetary or non-monetary damages, including any judicial or administrative proceeding.”
- Payment Card Industry Fines & Assessments Endorsement
- Notification Expenses Outside Total Limit of Liability Endorsement
- Dependent Network Interruption & Recovery Endorsement - \$1,000,000 Sublimit - \$15,000 Retention
- Bricking Endorsement -\$250,000 Sublimit - \$15,000 deductible
- If you are changing carriers on a “claims made” form, it is critical to have all potential claims reported to the carrier, or to consider purchasing optional extended reporting coverage due to reporting timeline requirements
- Refer to your policy for the full list of coverages

## Notable Exclusions

- Nuclear Incident Exclusion
- Refer to your policy for the full list of exclusions

# Pollution

Named Insured: **Village of Orland Park**  
 Insurer (A.M. Best): Crum & Forster Specialty Insurance Company (A XIII)  
 Policy Term: 1/1/2022 to 1/1/2023

## Coverage

Description	Limit (\$)
Policy Aggregate	2,000,000
Each Confirmed Release	1,000,000
Defense Expense Aggregate	1,000,000
Retention	25,000
Storage Tank Pollution – Retroactive Date	2/9/2016

## Covered Storage Tank and Location

Description	Contents
15655 Ravinia Ave., Orland Park, IL 60462	Tank 1 - Diesel
15655 Ravinia Ave., Orland Park, IL 60462	Tank 2 - Gasoline

## Conditions / Subjectivities

- 25% Minimum Earned Premium
- Signed TRIA Acceptance / Rejection form
- Copy of Automatic Tank Gauge (ATG) printout for USTs (Last 2 months)
- Completed & Signed Storage Tank Renewal Application
- Sumps and Spill Bucket(s) inspection (Last 12 Months)
- Copy of Current Line tests (Last 12 Months)

## Terms & Conditions

### Notable Coverages & Special Wording

- Loading or Unloading Coverage Endorsement
- Emergency Response Hotline
- Service of Process Clause
- If you are changing carriers on a “claims made” form, it is critical to have all potential claims reported to the carrier, or to consider purchasing optional extended reporting coverage due to reporting timeline requirements
- Please note that for your “claims made” policy, the reporting provisions in the policy should be reviewed and understood to prevent a potential denial of coverage. It is critical to review your policy and know “what is a claim”. Many carriers define a claim as “an oral or written demand for monetary or non-monetary damages, including any judicial or administrative proceeding.”
- Refer to your policy for full list of coverages

### Notable Exclusions

- Terrorism
- Pollution Conditions
- This is not all inclusive list please refer to your policy for a complete list of Exclusions

# Team Sheet



**Tony Evans**  
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.....  
*Consultation and Negotiation / Service Needs  
Analysis / Account Strategy*



**David Bresnahan**  
Client Executive  
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.....  
*Consultation and Negotiation / Service Needs  
Analysis / Account Strategy*



**Jan Sliwa**  
Client Manager  
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jan.sliwa@thehortongroup.com

.....  
*Primary Contact for Day-to-Day Needs Coverage Questions,  
Billing Questions, Policy Changes*



**David Langan**  
Claims Advocate  
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.....  
*Claims Advocacy*



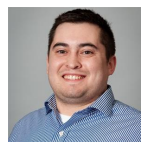
**Melanie Fitzgibbons**  
Risk Transfer Consultant  
(312) 989-1405 / Fax: (312) 989-1555  
contracts@thehortongroup.com

.....  
*Contract Review  
Insurance Policy Compliance/Restrictions*

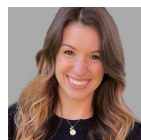


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.....  
*Safety and OSHA Compliance*



**Ryan Worden**  
Marketing Manager



**Samantha Trotta**  
Marketing Analyst

**Claims:**  
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**Certificates:**  
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# A.M. Best Rating

Best's Insurance Reports, published annually by A.M. Best Company, Inc. presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States. Carriers are assigned a best's Rating which attempts to measure the comprehensive position of the company or association to industry average.

## Best Financial Strength Ratings

Rating	Description	
A++, A+	Superior	} <b>Secure</b>
A, A-	Excellent	
B++, B+	Very Good	
B, B-	Fair	} <b>Vulnerable</b>
C++, C+	Marginal	
C, C-	Weak	
D	Poor	
E	Under Regulatory Supervision	
F	In Liquidation	
S	Suspend	

## Financial Size Categories

(Reported Policyholders' Surplus Plus Conditional Reserve Funds)

Category	Adjusted Policyholders Surplus
I	Less than 1,000,000
II	1,000,000 to 2,000,000
III	2,000,000 to 5,000,000
IV	5,000,000 to 10,000,000
V	10,000,000 to 25,000,000
VI	25,000,000 to 50,000,000
VII	50,000,000 to 100,000,000
VIII	100,000,000 to 250,000,000
IX	250,000,000 to 500,000,000
X	500,000,000 to 750,000,000
XI	750,000,000 to 1,000,000,000
XII	1,000,000,000 to 1,250,000,000
XIII	1,250,000,000 to 1,500,000,000
XIV	1,500,000,000 to 2,000,000,000
XV	Greater than 2,000,000,000

A.M. Best is a global credit rating agency with unique focus on the insurance industry. The Horton Group is not confirming the financial strength of any carrier and does not guarantee it's accuracy. For additional financial information on insurance carriers you can go to [www.3.ambest.com](http://www.3.ambest.com)

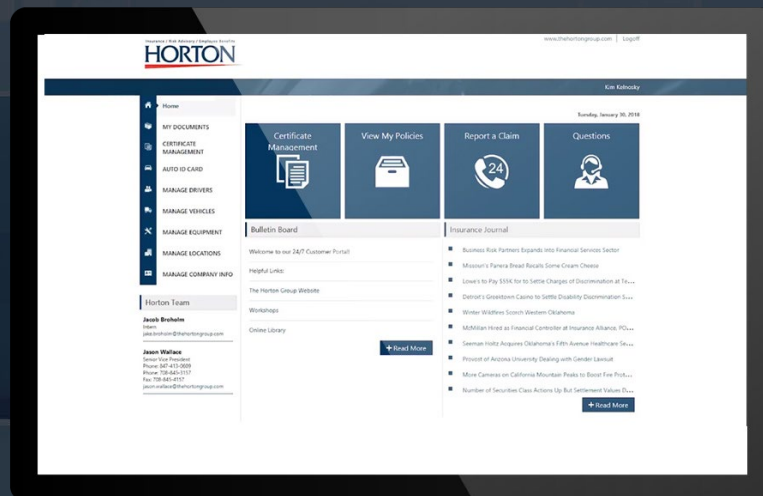
State insurance law governs insurer insolvencies. Each state has a guaranty fund or association, which takes over the claim payment responsibilities for insolvent insurance companies that are licensed. These funds are designed to protect smaller insureds. Typically, there is a cap on the amount payable per individual claim. Many funds also feature a net worth exclusion, which excludes claims by companies whose net worth exceeds a statutory limit. The net worth caps vary by state. For additional information on insolvencies please ask your Horton representative.

## HortonConnect

Access your certificates of insurance, auto id cards, and policy documents anywhere anytime, day or night.

### PORTAL FEATURES

- **Certificate Management**  
*Issue or access a previously issued certificate of insurance.*
- **Auto ID Cards**  
*Access previously issued auto id cards*
- **Policy Documents**  
*View, download, and print policy documents.*



### Access, Time, and Ease

Time is your most valuable asset, and with HortonConnect, you will have 24/7 online customer access. Our online portal takes the stress out of managing your insurance with self-service features allowing you to access your insurance information or request a change 24-hours a day, seven days a week.

# About Horton

## **Our business is helping clients with complex needs and limited resources achieve a higher level of performance.**

We specialize in helping clients turn costs and risk into competitive advantage. We're all aware of the risks of operating and growing an agency. However, not all brokerage firms understand enterprise risk to be both an opportunity and a threat. That's where we come in.

The Horton Group is an **insurance, employee benefits, and risk advisory firm.**

We lead the way for clients with complex needs and limited resources to focus on capturing opportunity today, and growing the business for tomorrow.

Our experts work closely with business owners, HR leaders, Finance leaders, Chief Operating Officers, and even Risk Advisors to look across their organization and assess risk, resources, and opportunities to help them improve performance, sales, and growth.

## **We prepare you for the present and the future.**

The Horton Group has the people, the insight and innovation to get ahead of trends, and offer new ideas on critical challenges.

But we don't stop at the idea stage. We're there to assess and select the right solutions, coverage and carriers customized to your needs.

Our industry solutions and value-add services combine expert insight with execution excellence to ensure we're solving the right problem in the right way.

## **Experience business impact from our continuous improvement process.**

We assess, plan and execute. Again and Again. The continuous improvement process, accountability and service commitment that you experience when working with the Horton Group occurs every day, not just on renewal day.

It takes more than insurance expertise to drive higher levels of performance from your programs. Our people have the business and industry acumen to assess risk, resources, and opportunities. Then they put their experience and service obsession to use as they implement. And they remain accountable for their reliable, high quality service you expect from the Horton Group.

## **We work with you to drive down your costs, work and risk.**

Insuring your organization is more than giving you peace of mind. We want to change your insurance, employee benefits and enterprise risk from cost to a competitive advantage. And we'll deliver on that promise by helping you drive down costs, workload and risk. How do we do it?

One way is to work on your behalf to accelerate efficiencies in program administration. Another way is to apply our business and industry insight to advise you on enterprise risk.

This holistic perspective helps us work with you to map a course that maximizes your goals, improves your performance, and increases your competitive advantage.

# Disclosures & Disclaimers

## Compensation

The Horton Group (“Horton”) receives compensation for its services which may include one or a combination of standard agent and contingent/supplemental/bonus commissions paid by insurance companies and fees paid by clients.

**Commissions:** Horton receives commissions from insurance companies for placing insurance with them and the continued service of clients’ insurance needs. Typically commissions are calculated as a percentage of earned policy premium. Each insurance company establishes the commission percentages that it pays on certain lines of insurance. Horton’s commission is included in the insurance premium paid by clients.

**Contingency, Supplemental and Bonus Commissions:** Horton may receive additional compensation in the forms of, including but not limited to, contingent commission, supplemental commission or bonus commission. Contingent, supplemental or bonus commission is paid by the insurance companies based on a number of factors, all of which are determined by the insurance company. These factors include, but are not limited to: 1) the overall business Horton has placed with an insurance company, which could include factors for retained business, growth or new business, and 2) the profitability of that business. The commission paid depends on the size and performance of an entire group of accounts, as opposed to the profitability or placement of any particular policy. Horton has agency agreements with insurance companies that pay contingent, supplemental or bonus commission that outline the calculation for such contingent, supplemental or bonus commission payments. During the past five years, Horton’s contingent, supplemental and bonus income has averaged less than 1% of total premiums.

## Fee Based Income and Other Income

Horton may also receive compensation in the form of fees paid by clients. Under fee-based arrangements, clients agree to pay a fee to Horton in lieu of, or in addition to, commission income. Horton fully discloses all fees in the form of a Fee Agreement. These fees may cover policy services, loss control services, safety consulting and/or claims administration. In addition, at times Horton will also provide clients with access to preferred vendors for services that relate to Horton’s placement of insurance for its clients. These vendors pay referral fees to Horton for such referrals of their services to Horton’s clients.

## Exposure Evaluation

All terms of this proposal are based on the evaluation of material provided by you or your employees. Horton expressly disclaims all liability for the content of such evaluation material, including but not limited to, any errors or omissions contained therein or arising therefrom. The terms of this proposal are subject to change if you provide new or revised evaluation material to Horton.

## Coverage Terms & Conditions

All coverage terms and conditions in the preceding pages are intended as a reference only. Actual policies will contain full coverage exclusions or limitations, terms and conditions, and other wordings that are not summarized herein.

You and your company hereby consents to The Horton Group’s use of your company’s logo for proposals or other documents designed by The Horton Group for the benefit of your company. You and your company’s consent to The Horton Group’s use of your company’s logo shall remain in effect until your company withdraws such consent by sending written notice via email to The Horton Group at [mailroom@thehortongroup.com](mailto:mailroom@thehortongroup.com).



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