

# Village of Orland Park



Prepared for:

**Village of Orland Park**

Effective Date: 01/01/2025 to 01/01/2026

Presented by:

**Tony Evans / Vice President**  
Tony.Evans@thehortongroup.com  
Phone: (708) 845-3171

**Jan Sliwa / Account Manager**  
jan.sliwa@thehortongroup.com  
Phone: (708) 845-3657

# Table of Contents

Table of Contents.....2

Cost Summary.....3

Storage Tank Liability.....4

Team Sheet.....5

A.M. Best Rating.....6

HortonConnect.....7

About Horton.....8

Disclosures & Disclaimers.....9

# 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.

**Your Pollution policy is placed with an insurance company who is a non-admitted carrier. In the event of carrier insolvency, no protection would be provided by the state's security/guaranty fund where the risk or insured is domiciled and payment of claims may not be guaranteed.**

## Premium Summary

Coverage	Carrier	1 Year	2 Year
Pollution (UST)	Crum & Forster Specialty Insurance Company	\$480	\$912
Surplus Lines Tax	Crum & Forster Specialty Insurance Company	\$17	\$32
Program Fee	Crum & Forster Specialty Insurance Company	\$175	\$175
TRIA	Crum & Forster Specialty Insurance Company	\$100	\$200
Surplus Lines Tax	Crum & Forster Specialty Insurance Company	\$3	\$7
<b>Total Premium</b>		<b>\$775</b>	<b>\$1,326</b>

## Payment Terms

Coverage	Carrier	Payment Plan
Pollution (UST)	Crum & Forster Specialty Insurance Company	Agency Bill: Annual Pay

## Subjectivities

### Horton

- Illinois Disclosure Form
- TRIA form
- Leak Test Results

# Storage Tank Liability

Named Insured: Village of Orland Park  
Insurer (A.M. Best): Crum & Forster Specialty Insurance Company (A++)  
Policy Term: 1/1/2025 to 1/1/2026

## Coverage

Description	Limit (\$)
Policy Aggregate	2,000,000
Each Confirmed Release	1,000,000
Defense Expense Aggregate	1,000,000
Retention	5,000
Storage Tank Pollution – Retroactive Date	Policy Inception

## Covered Storage Tank and Location

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

## Storage Tank Details - UST

Install Year	Tank ID	Size (gallons)	Retro Date	Construction	Contents	Tank Monitoring Method	Piping
2024	1	20,000	Inception Date	Double Walled	Gasoline	ATG/Electronic	Fiberglass
2024	2	10,000	Inception Date	Double Walled	Diesel	ATG/Electronic	Fiberglass

## 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
- 25% Minimum Earned Premium
- 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

Refer to your policy for a complete list of Exclusions

# Team Sheet

**Tony Evans**

Vice President  
(708) 845-3171 / (708) 845-4171  
Tony.Evans@thehortongroup.com

---

*Consultation and Negotiation / Service Needs  
Analysis / Account Strategy*

**Jan Sliwa**

Account Manager  
(708) 845-3657 / (708) 845-4657  
jan.sliwa@thehortongroup.com

---

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

**Erika Cortez**

Senior Client Service Representative  
(708) 845-3195 /  
erika.cortez@thehortongroup.com

---

*Assists Client Manager / Internal Processing  
Conduit Between Carrier and Client*

**Melanie Fitzgibbons**

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

---

*Contract Review  
Insurance Policy Compliance/Restrictions*

**Chris Pfeiffer**

Safety Team Manager  
(708) 845-3663 / Fax: (708) 845-3001  
chris.pfeiffer@thehortongroup.com

---

*Safety and OSHA Compliance*

**Claims:**

(708) 845-3920 / Fax: (708) 845-4920  
claims@thehortongroup.com

**Certificates:**

(708) 845-3917 / Fax: (708) 845-4917  
certificates@thehortongroup.com

# 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, fees paid by clients and referral fees paid by vendors Horton refers clients to for services.

**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 such as premium finance companies 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).



10320 Orland Parkway, Orland Park, IL 60467