

Village of Orland Park



Effective: 1/1/2013 – 1/1/2014

Presented by:

Michael K. Gleason, Senior Vice President

P - 708-845-3326; F- 708-845-4326

mike.gleason@thehortongroup.com

The Horton Group

10320 Orland Parkway, Orland Park, Illinois 60467

P - 708-845-3000; F - 708-845-3001

www.thehortongroup.com

2013-2014 Premium Summary

All coverage information detailed in the preceding pages is subject to the terms, conditions, exclusions and limitations contained in the policies. Please read your policies for a complete explanation.

Coverage & Carrier	10/01/07 to 10/01/08	10/01/08 to 01/01/10	01/01/10 – 01/01/11	01/01/11 – 01/01/12	01/01/12 – 01/01/13	01/01/13 – 01/01/14
Property/DIC/ Inland Marine/ B&M/Auto Physical Damage (Chubb)	\$238,186	\$226,425	\$255,686	\$256,116	\$256,116	\$256,116
Crime (Great American)	\$6,525	\$4,890	\$4,890	\$4,890	\$4,890	\$4,890
Public Entities Excess –GL, Auto Liability, E&O, EPLI & EBL (Lexington)	\$388,500	\$353,147	\$339,808	\$339,808	\$339,808	\$339,808
Excess Worker's Compensation (Safety National)	\$62,874	\$63,337	\$67,370	\$66,025	\$69,411	\$65,262
Excess Liability (Illinois National)	\$118,056	\$101,977	\$106,854	\$106,854	\$106,854	\$106,854
Claims Handling Fee (CCMSI)	\$36,060	\$36,060	\$25,000	\$25,000	\$25,000	\$25,000
Annual Service Fee (The Horton Group)	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$59,500
Total	\$915,201	\$850,836	\$864,608	\$863,693	\$867,079	\$857,430

2013-2014 Coverage Summary

Property/Inland Marine:

Property	Limit/Deductible
Blanket Building & Contents	\$155,809,609
EDP	\$ 3,341,600
Deductible:	\$ 10,000

Inland Marine	Limit/Deductible
Scheduled Equipment	\$ 1,346,723
Leased/Rented Borrowed Equipment	\$ 250,000
Deductible:	\$ 5,000

Auto Physical Damage:

\$6,374,556 per Auto schedule on file with Company; Valuation is ACV

Physical Damage Deductibles on all non law enforcement private passenger and light vehicles

ACV comprehensive deductible \$10,000
ACV collision deductible \$10,000

Physical Damage Deductibles on all law enforcement vehicles, and all medium & heavy vehicles valued under \$100,000

ACV comprehensive deductible \$10,000
ACV collision deductible \$10,000

Physical Damage Deductibles on vehicles valued at \$100,000 or greater

ACV comprehensive deductible \$25,000
ACV collision deductible \$25,000

Open Lot Coverage/Auto Physical Damage \$100,000 deductible

Crime:

Coverage	Limit/Deductible
Employee Dishonesty	\$ 1,000,000
Forgery or Alteration	\$ 1,000,000
Theft Disappearance & Destruction	\$ 1,000,000
Robbery and Safe Burglary	\$ 1,000,000
Computer Systems Fraud	\$ 1,000,000
Deductible – Employee Dishonesty	\$ 10,000
Deductible – all other listed above	\$ 5,000

2013-2014 Coverage Summary (cont.)

Public Entities Liability:

Coverage	Limit
General Liability:	
Bodily Injury/Property Damage/Personal & Advertising Aggregate	\$ 2,000,000
Each Occurrence	\$ 2,000,000
Auto Liability:	
Automobile Each Occurrence	\$ 2,000,000
E&O:	
Errors & Omissions Aggregate Limit	\$ 2,000,000
Each Wrongful Act Limit	\$ 2,000,000
EPLI:	
Employment Practices Aggregate Limit	\$ 2,000,000
Each Employment Practices Wrongful Act Limit	\$ 2,000,000
EBL:	
Employee Benefit Aggregate Limit	\$ 2,000,000
Each Employment Benefit Wrongful Act Limit	\$ 2,000,000
Retention for all of the above	\$ 100,000

Excess Workers' Compensation:

Coverage	Limit
IL Excess Workers' Compensation.....	Statutory
Employer's Liability	
Per Occurrence.....	\$ 1,000,000
Aggregate Excess Limit:	\$5,000,000
Loss Limitation/All Other:	\$500,000 (was \$425,000)
Loss Limitation/Police Officers:	\$550,000 (was \$500,000)
Loss Limitation/USL&H:	\$600,000

Umbrella Excess:

Coverage	Limit
Aggregate	\$ 13,000,000
Each Occurrence	\$ 13,000,000
Retention	\$ 0
Excess over	Public Entities lines (GL, Auto, E&O, EPLI, EBL)