

# The Village of Orland Park, Illinois - Coverage & Cost Summary



Prepared for:



Effective Date: 01/01/18 to 01/01/19

Presented by:

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# 2018-2019 Insurance Coverage Summary

## **Property/Inland Marine:**

### **Property**

### **Limit/Deductible**

Blanket Building & Contents

\$203,822,616

Deductible:

\$ 50,000

### **Inland Marine**

### **Limit/Deductible**

Scheduled Equipment

\$ 1,727,118

Leased/Rented Borrowed Equipment

\$ 250,000

Deductible:

\$ 10,000

## **Auto Physical Damage:**

**\$8,268,069** per Auto schedule on file with Company; Valuation is ACV

Physical Damage Deductibles on all non-law enforcement, law enforcement, private passenger, light, medium, and heavy vehicles:

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

Deductible – *Employee Dishonesty only*

\$ 10,000

Forgery or Alteration

\$ 1,000,000

Inside the Premises

\$ 1,000,000

Outside the Premises

\$ 1,000,000

Computer Fraud

\$ 1,000,000

Money Orders & Counterfeit Paper Currency

\$ 1,000,000

Funds Transfer Fraud

\$ 1,000,000

Deductible – *all above*

\$ 5,000

Fraudulently Induced Transfers

\$ 100,000

Deductible – *Fraud Transfers only*

\$ 25,000

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# 2018-2019 Insurance Coverage Summary

## **Drone:**

<b>Coverage</b>	<b>Limit</b>
<b>Drones x2:</b>	
Each Occurrence	\$ 2,000,000

## **Public Entities Liability:**

<b>Coverage</b>	<b>Limit</b>
<b>General Liability:</b>	
General Liability Each Occurrence	\$ 2,000,000

## **Auto Liability:**

Automobile Each Occurrence	\$ 2,000,000
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## **Law Enforcement**

Law Enforcement Liability Each Occurrence	\$ 2,000,000
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## **E&O:**

E&O Each Occurrence	\$ 2,000,000
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## **Sexual Abuse:**

Sexual Abuse Each Occurrence	\$ 2,000,000
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## **Employee Benefits:**

Employee Benefits Each Occurrence	\$ 2,000,000
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Retention for all of the above	\$ 100,000
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## **Excess Workers' Compensation:**

<b>Coverage</b>	<b>Limit</b>
IL Excess Workers' Compensation.....	Statutory
Employer's Liability	
Per Occurrence.....	\$1,000,000

Aggregate Excess Limit:	\$5,000,000
Loss Limitation/All Other:	\$ 600,000
Loss Limitation/Police Officers:	\$ 600,000
Loss Limitation/USL&H:	\$ 600,000
Total Annual Payroll:	\$26,692,379

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# 2018-2019 Insurance Coverage Summary

## **Umbrella Excess:**

<b>Coverage</b>	<b>Limit</b>
Aggregate	\$13,000,000
Each Occurrence	\$13,000,000
Retention	\$ 0
Excess over GL, Auto, Law Enforcement, Public Official, EPL, EBL, WC/EL	

## **Cyber / Privacy Liability:**

<b>Coverage</b>	<b>Limit</b>
Cyber Liability Each Incident	\$ 1,000,000
Cyber Limit Aggregate	\$ 1,000,000
Network Extortion	\$ 1,000,000
Cyber, Privacy, & Network Security Liability	\$ 1,000,000
Electronic, Social, & Printed Media Liability	\$ 1,000,000
Retention	\$ 25,000
Retro Date	11/18/2014

## **Pollution (2 year; 2018-2020)**

<b>Coverage</b>	<b>Limit</b>
Per Incident	\$ 1,000,000
Total Incidents	\$ 2,000,000
Defense Costs	\$ 1,000,000
Retention	\$ 25,000

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# 2018-2019 Insurance Cost Summary

All coverage information detailed in the preceding 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 Summary

Coverage	Carrier	Premium
Property/B&M/Inland Marine/ Auto Physical Damage	Federal (Chubb)	\$202,551
Crime	Great American	\$5,634
Public Entity Package	Old Republic	\$301,600
Drone	Global Aerospace	\$1,992
Workers' Compensation	Safety National	\$91,742
Excess Liability	Lexington	\$110,000
Cyber / Privacy Liability	Westchester	\$20,253
Pollution – 2 year	UCPM	\$2,541
Annual Service Fee	The Horton Group	\$49,500
Claims Handling Fee	CCMSI	\$24,522
<b>Total Premium</b>		<b>\$810,335</b>

## Payment Terms

Line	Carrier	Payment Plan
Property/B&M/Inland/Auto PD	Federal (Chubb)	Agency bill, annual
Crime	Great American	Agency bill, annual
Public Entity Package	Old Republic	Agency bill, annual
Drone	Global Aerospace	Agency bill, annual
Workers' Compensation - IL	Safety National	Agency bill, annual
Excess Liability	Lexington	Agency bill, annual
Cyber / Privacy Liability	Westchester	Agency bill, annual
Pollution – 2 year	UCPM	Agency bill, annual
Annual Service Fee	The Horton Group	Agency bill, annual
Claims Handling Fee	CCMSI	Direct bill by CCMSI, quarterly

# Premium Comparison

	2017-2018	2018-2019
Property/B&M/Inland Marine/ Auto Physical Damage	\$237,045*	\$202,551
Crime	\$5,634	\$5,634
Public Entity Package	\$326,655	\$301,600
Drone	Included above	\$1,992
Workers' Compensation – IL Excess	\$88,960	\$91,742
Excess Liability	\$110,000	\$110,000
Cyber / Privacy Liability	\$20,271	\$20,253
Pollution	<u>\$2,490</u> 2 year term, 16-18	<u>\$2,541</u> 2 year term; 18-20
Annual Service Fee	\$49,500	\$49,500
Claims Handling Fee	\$25,000	\$24,522
<b>TOTAL</b>	<b>\$865,555</b>	<b>\$810,335</b>

## Notes

\*Property premium shown above does include endorsement adding Palos Fitness Center done throughout 2017-2018 term

\*Exposure increases in vehicle count (6% increase) payroll and employee count (3% increase) and census (3% increase) accounted for approximately \$10,000 of additional premium which is included in the \$810,335 renewal premium