Rantoul Village Board of Trustees
Special Board Meeting
November 30, 2021
6:00 PM

1. Call to Order

2. Approval of Agenda

3. Public Participation

Citizens wishing to address the Village Board with respect to any item of business listed upon the agenda, or any matter not appearing on the agenda, are asked to complete a public participation form, and submit it to the Village Clerk prior to the meeting. Comments will be limited to three minutes for each speaker.

Section A - Consideration of Bids, Contracts & Other Expenditures

4. Authorize and Approve Agreement with Loman-Ray Insurance Group, Inc. for Provision of General Liability / Workers Compensation Insurance

Section B - New Business

Section C - Public Announcements

Section D - Closed Session

Section E - Adjournment

5. Motion to Adjourn

BOARD OF TRUSTEES
VILLAGE OF RANTOUL

AGENDA ITEM

ITEM: Public Participation	DEPARTMENT:
DATE: November 30, 2021	AMOUNT:
ATTACHMENTS:	ADMINISTRATIVE NOTES:
SUMMARY HIGHLIGHTS:	
RECOMMENDED ACTION:	
DEPARTMENT HEAD APPROVAL	VILLAGE ADMINISTRATOR

BOARD OF TRUSTEES
VILLAGE OF RANTOUL

AGENDA ITEM

ITEM: Authorize and Approve Agreement with Loman-Ray Insurance Group, Inc. for Provision of General Liability / Workers Compensation Insurance	DEPARTMENT: Administration
DATE: November 30, 2021	AMOUNT: $742,950.00
ATTACHMENTS: 1. GL-WC Insurance RFQ recommendation packet 111521	ADMINISTRATIVE NOTES:
SUMMARY HIGHLIGHTS: Following a Request for Proposal (RFP) process, and evaluating the proposals and presentations provided by those wishing to bid on the Village of Rantoul General Liability / Workers Compensation Insurance, the Committee recommends approving Loman-Ray Insurance Group, Inc. with an effective date of 1 January 2022.	
RECOMMENDED ACTION: Approve Agreement with Loman-Ray Insurance Group, Inc. for Provision of General Liability-Workers Compensation Insurance	
DEPARTMENT HEAD APPROVAL Scott Eisenhauer	VILLAGE ADMINISTRATOR Scott Eisenhauer

VILLAGE of Rantoul 1854 ILLINOIS

Scott Eisenhauer
Village Administrator

333 S. Tanner Street
Rantoul, IL 61866
Phone 217.892.6801

15 November 2021

To: Mayor and Board of Trustees
Fr: Scott Eisenhauer
Re: Recommendation for General Liability and Workers Compensation Insurance

The Village of Rantoul is currently insured for General Liability and Workers Compensation by third-party broker Gallagher. Recognizing it is appropriate from time to time to offer professional services out for bid, the Village embarked on soliciting proposals through a formal Request For Qualifications (RFQ) process. Prior to opening the process publicly, an Evaluation Committee was selected to review the firm's applications, evaluate the proposals, participate in the presentations, and ultimately make a recommendation. This Committee included Mayor Chuck Smith, Police Chief Tony Brown, Comptroller Jolene Gensler, Human Resources Manager Deborah Sage, Public Works Assistant Director Jake McCoy, and myself.

The RFQ process was opened publicly on 15 September 2021, and any interested party had until 24 September 2021 to register in person at the Village Municipal Building. In total, five applications were received. Upon review of the five applications, one did not have any municipal experience, and therefore did not meet the initial threshold to continue in the process. Four companies were chosen to proceed, and received a copy of the "bid specs" including the types of coverage the Village has and/or requested, the amounts of limits and deductibles, and notes regarding any specialty coverage. All proposals regarding costs were due no later than 15 October 2021, and presentations before the Committee were held on 18 October 2021.

The four companies who were extended opportunities to propose and present included: Insurance Providers Group, Gallagher, Loman Ray, and Illinois Municipal League Risk Management Association. Ultimately, only two providers chose to complete the process, submit a proposal, and present. Those two included Loman Ray and Illinois Municipal League Risk Management Association (IMLRMA).

The Committee heard both presentations on 18 October 2021. Both presenters were allowed up to 90 minutes for presentation and a question and answer session. Any follow-up items for preparation were allowed to be submitted after the presentation in a timely fashion. Upon reading both proposals, listening to the presentations, and evaluating both, the Committee recommends Loman Ray as the new General Liability and Workers Compensation Insurance provider.

The Committee made this recommendation based on a number of factors.

1. Loman Ray bid each of the coverage items as requested. IMLRMA submitted a bid with lower limits than requested, and the Committee felt it was important to continue seeking coverage at the current limits rather than reduce our coverage amount and increase our exposure.
2. Loman Ray was able to offer bids at time of proposal on "Equipment Breakdown" which was not included in the proposal by IMLRMA. They indicated they would be able to provide a quote later, but it would increase their proposed amount.
3. Loman Ray proposed Cybersecurity Liability at the requested amount of $1 million, while IMLRMA indicated they could cover up to $250,000. We felt based on other's experience with cyberthreats the lower limit would put us at risk greater than our comfort level.
4. Loman Ray offered Sales Tax Interruption coverage as requested which IMLRMA could not offer. This is important to protect our revenue stream if a major catastrophe were to strike one of our large sales tax generators (a fire at Walmart, a tornado through Shields, etc). Recognizing our reliance on Sales Tax to cover expenses, we felt this coverage was vital moving forward.
5. While the proposed cost of coverage was higher by Loman Ray ($742,950) versus IMLRMA ($597,965), IMLRMA bid lower coverage amounts and was not able to include "Equipment Breakdown" coverage, or Sales Tax Interruption coverage, so it was difficult to determine if the total coverage offered by IMLRMA would ultimately be less expensive than what was offered by Loman Ray. Loman Ray's proposed cost is less than our current bill with Gallagher ($835,005).

For these reasons, the Committee recommends the Board of Trustees approve the selection of Loman Ray as our General Liability and Workers Compensation Insurance provider for an amount of $742,950 for the coverage year of 1 January 2022 to 31 December 2022.

I would also like to propose a Special Meeting be held in the month of November for the purpose of approving the recommendation. The reason for the Special Meeting is simply to provide additional time for the transition from one insurance provider to another. Unfortunately, our Regular Board Meeting in the month of December is not until 14 December, and by hosting a Special Meeting to approve the agreement it allows an additional two weeks to aid in a smoother transfer. If the recommendation is not approved until 14 December it hastens the transition which may not get accomplished by the start date of 1 January. It should be noted this was originally intended to be a November agenda item, but we allowed additional time for our current provider to propose and present, due to extenuating personal circumstances of our representative, pushing our evaluation time back to the first week in November. Unfortunately, after delaying the recommendation to allow them time to present, they chose at the last minute not to participate. Therefore, we ask for consideration of a Special Meeting to approve this item.

Attached please find our "bid specs" as well as the proposal by Loman Ray, and do not hesitate to reach out with any questions. Thank you.

INSURANCE REQUEST FOR QUALIFICATIONS (RFQ) SPECIFICATIONS
FOR
VILLAGE OF RANTOUL
2021

THE VILLAGE OF RANTOUL IS SEEKING REQUESTS FOR QUALIFICATIONS (RFQ) FOR ITS PROPERTY, GENERAL LIABILITY AND EMPLOYEE BENEFITS, LAW ENFORCEMENT, PUBLIC OFFICIALS, EMPLOYMENT PRACTICES, AUTO LIABILITY AND AUTO PHYSICAL DAMAGE, SALES TAX INTERRUPTION, AND UMBRELLA LIABILITY INSURANCE.

TO RECEIVE AN INFORMATIONAL PACKET, REPRESENTATIVES AND/OR AGENTS MUST REGISTER IN PERSON PRIOR TO 3:00PM (LOCAL TIME) ON SEPTEMBER 24TH, 2021 AT:

VILLAGE OF RANTOUL
MUNICIPAL BUILDING
333 TANNER AVENUE
RANTOUL, IL 61866

ONCE A REPRESENTATIVE AND/OR AGENT HAS REGISTERED THEY WILL RECEIVE INFORMATION RELEVANT TO THE RFQ PROCESS, AND WILL ALSO RECEIVE ACCESS TO ALL DEPARTMENT PERSONNEL TO PROVIDE ANSWERS IN PREPARATION FOR PRESENTING.

THOSE SELECTED TO DO SO WILL BE REQUIRED TO MEET IN PERSON WITH THE SELECTION COMMITTEE TO PRESENT INFORMATION THE WEEK OF OCTOBER 18TH AND IF SELECTED AS THE RECOMMENDED AGENCY, WILL BE REQUIRED TO PRESENT BEFORE THE BOARD OF TRUSTEES ON NOVEMBER 2ND.

THE BOARD OF TRUSTEES RESERVE THE RIGHT TO ACCEPT ANY RFQ OR ANY PART OR PARTS THEREOF OR TO REJECT ANY AND ALL RFQS. ACCEPTANCE OF ANY RFQ IS SUBJECT TO THE APPROVAL OF THE FULL BOARD OF TRUSTEES.

AGENTS BIDDING INSURANCE MUST INCLUDE WITH THEIR RFQ PROOF OF CURRENT AGENT'S ERRORS AND OMISSIONS INSURANCE COVERAGE WITH A MINIMUM LIMIT OF $3,000,000.

DISCLAIMER:
RFQ SPECIFICATIONS INCLUDED IN THE PACKET ARE BASED ON CURRENT AVAILABLE INFORMATION AND ARE NOT BINDING. IT WILL BE THE RESPONSIBILITY OF THE SUCCESSFUL RFQ TO VERIFY ALL INFORMATION WITH THE VILLAGE BEFORE ISSUING THE INSURANCE COVERAGE.

Village of Rantoul

Package/Auto/Umbrella Submission
Coverages, Limits, & Deductibles

Property including Inland Marine:

Coverage:

SUBJECT OF INSURANCE	AMOUNT
Buildings and Personal Property	$222,125,819
Pump and Lift Stations	Included
Contractor's Equipment Scheduled	$2,950,000
Contractor's Equipment Unscheduled $2,500 maximum per any one item applies	$50,000
Special Property-474 Wood Street Lights at $1,200 each	$568,800
Earthquake - Excludes New Madrid Region	$5,000,000
Flood - 100 and 500 year flood plains, as defined by FEMA, are including Mine Subsidence	$5,000,000
Equipment Breakdown	$10,000,000

Deductibles:

COVERAGE	AMOUNT
Buildings and Personal Property	$5,000
Pump and Lift Stations	$5,000
Contractor's Equipment Scheduled	$5,000
Contractor's Equipment - Unscheduled $2,500 maximum per any one item applies	$5,000
Special Property-474 Wood Street Lights at $1,200 each	$1,000
Earthquake - Excludes New Madrid Region	$25,000
Flood - 100 and 500 year flood plains, as defined by FEMA, are excluded Mine Subsidence	$25,000
Employee Dishonesty	$250
Emergency Portable Equipment – Scheduled & Unscheduled	$5,000
Lock Replacement	$50

General Liability & Employee Benefits Liability:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
General Liability	Occurrence	Not Applicable	Not Applicable
Employee Benefits Liability	Occurrence	Not Applicable	Not Applicable

Coverage:

DESCRIPTION	AMOUNT
Each Occurrence Limit	$1,000,000
Annual Aggregate/ General Aggregate	$3,000,000
Bodily Injury and Property Damage	$1,000,000
Personal and Advertising Injury	$1,000,000
Employee Benefits Injury	$1,000,000
Specific Perils - Damage to Premises Rented to You	$1,000,000
Medical Payments	$5,000

Village of Rantoul

Package/Auto/Umbrella Submission
Coverages, Limits, & Deductibles

Coverage:

DESCRIPTION	AMOUNT
Products-Completed Operations Aggregate	$3,000,000
Crime: Employee Dishonesty	$500,000
Sexual Molestation (including innocent party defense)	-
- Per Occurrence	$1,000,000
- Annual Aggregate	$1,000,000
Failure to Supply - Utility Operations (other than sudden & accidental) Water, Gas, Electric	$1,000,000

Deductibles:

COVERAGE	AMOUNT
General Liability	None
Personal and Advertising Injury	Included
Specific Perils - Damage to Premises Rented to You	Included
Medical Payments	Included
General Aggregate	Included
Products-Completed Operations Aggregate	Included
Crime: Employee Dishonesty	$1,000
Sexual Molestation - Per Occurrence	$2,500
Sexual Molestation - Annual Aggregate	Included
Failure to Supply - Utility Operations (other than sudden & accidental) Water, Gas, Electric	Included

Law Enforcement Liability:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Law Enforcement Liability	Occurrence	Not Applicable	Not Applicable

Coverage:

DESCRIPTION	AMOUNT
Each Person Limit	$1,000,000
Each Wrongful Act Limit	$1,000,000
Annual Aggregate	$3,000,000
Non-Monetary Defense	-
- Per Claim	$10,000
- Per Policy Period	$50,000
Violent Event Response Coverage	
- Per Event	$500,000
- Aggregate	$500,000

Village of Rantoul

Package/Auto/Umbrella Submission
Coverages, Limits, & Deductibles

Deductibles:

COVERAGE	AMOUNT
***Deductible applies to Loss and Loss Adjustment Expense**	
Each Person	$5,000
Each Wrongful Act	Included
Annual Aggregate	Included
Non-Monetary Defense	-
-Per Claim	Included
-Per Policy Period	Included

Public Officials Liability:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Public Officials Liability	Claims Made	Full Prior Acts	Not Applicable

Coverage:

DESCRIPTION	AMOUNT
Each Wrongful Act Limit	$1,000,000
Annual Aggregate	$1,000,000
Key Individual Replacement Expenses – Per Claim	$25,000
Terrorist Travel Reimbursement – Per Policy Period	$5,000

Deductibles:

COVERAGE	AMOUNT
***Deductible applies to Loss and Loss Adjustment Expense**	
Each Wrongful Act Limit	$5,000
Annual Aggregate	Included
Key Individual Replacement Expenses – Per Claim	None
Terrorist Travel Reimbursement – Per Policy Period	None

Employment Practices Liability:

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Employment Practices Liability	Claims Made	Full Prior Acts	Not Applicable

Coverage:

DESCRIPTION	AMOUNT
Each Wrongful Act Limit	$1,000,000
Annual Aggregate	$1,000,000
Non-Monetary Defense	-
- Per Claim	$10,000

Village of Rantoul

Package/Auto/Umbrella Submission
Coverages, Limits, & Deductibles

Coverage:

DESCRIPTION	AMOUNT
- Per Policy Period	$50,000
Workplace Violence Counseling - Per Policy Period	$5,000
Back-Wages No Prior Acts Applies - Per Claim	$10,000
Cyber Liability	
- Per Each Incident	$1,000,000
- Aggregate	$1,000,000

Deductibles:

COVERAGE	AMOUNT
***Deductible applies to Loss and Loss Adjustment Expense**	
Each Wrongful Act	$5,000
Annual Aggregate	Included
Non-Monetary Defense - Per Claim	Included
Non-Monetary Defense - Per Policy Period	Included
Back-Wages No Prior Acts Applies - Per Claim	$5,000
Cyber Liability	$5,000

Auto Liability & Auto Physical Damage:

Coverage:

DESCRIPTION	AMOUNT
Combined Single Limit	$1,000,000
Medical Expense	$5,000
Uninsured Motorist	$250,000
Underinsured Motorist	$250,000
Excess Hired	Included
Non-owned Liability	Included
Physical Damage Coverage	-
- Comprehensive	ACV, cost to repair or replace, or stated amount, whichever is less
- Collision	ACV, cost to repair or replace, or stated amount, whichever is less

Deductibles:

COVERAGE	AMOUNT
Physical Damage Coverage	-
- Comprehensive	$1,000
- Collision	$1,000

Sales Tax Interruption:

COVERAGE	AMOUNT
Retail Tax including State Sales, Home Rule Sales, Hotel	$1,000,000

Village of Rantoul

Package/Auto/Umbrella Submission
Coverages, Limits, & Deductibles

Coverage:
Umbrella Liability:
Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Umbrella	Occurrence	Not Applicable	Not Applicable

DESCRIPTION – Option A to bid	AMOUNT
Each Occurrence Limit	$10,000,000
Annual Aggregate	$10,000,000

DESCRIPTION – Option B to bid	AMOUNT
Each Occurrence Limit	$20,000,000
Annual Aggregate	$20,000,000

Underlying Policies:

COVERAGE	LIMIT	CARRIER NAME	EFFECTIVE DATE	EXPIRATION DATE
General Liability	$1,000,000 Each Occurrence $3,000,000 Annual Aggregate			
Law Enforcement Liability	$1,000,000 Each Person $1,000,000 Each Wrongful Act $3,000,000 Annual Aggregate			
Public Officials	$1,000,000 Each Wrongful Act $1,000,000 Annual Aggregate			
Employment Practices Liability	$1,000,000 Each Wrongful Act $1,000,000 Annual Aggregate			
Auto Liability	$1,000,00 Combined Single Limit			

ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM PROPOSAL

Rantoul, Village of

PRESENTED BY:

Loman-Ray Insurance Group, Inc.

Quote Number:

Q2-1001179-2122-01

POLICY YEAR:

DEC 01, 2021 - DEC 01, 2022

REQUESTED EFFECTIVE DATE:

01/01/2021

Administered by

IPMG

ABOUT ICRMT

ICRMT is one of the leading insurance programs in Illinois, providing property, casualty, and workers' compensation coverages for Illinois public entities since 1983. Owned by its members and administered by IPMG, ICRMT provides an integrated approach to risk management, claims administration, and underwriting tailored to fit the needs of your entity.

ICRMT provides broad coverages and the most comprehensive service package specifically designed to protect the entity's exposures and budgetary constraints.

QUICK FACTS

Size: 380+ members

Retention Rate: 97%

Total Premium: $81 million

ENHANCED COVERAGES AVAILABLE

-PEDA Coverage available under WC

-Unemployment Insurance

-Crime Coverage up to $1,000,000

PROGRAM MANAGEMENT

Insurance Program Managers Group

ACCOUNT EXECUTIVES

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GREGG PETERSON
President/CEO

RISK MANAGEMENT & LOSS CONTROL SERVICES

ICRMT Risk Management Services consultants deliver a catalog of resources with material expertise in public entity risk management. The staff has field-based experts in clinical medicine, physical therapy, and advanced degree safety experts. ICRMT's risk consultants have a background working in local law enforcement, fire, and emergency medical services.

The RMS consultants work with each entity to facilitate risk mitigation efforts through policy, training and engineering controls. These controls are delivered onsite and through online training options. ICRMT RMS consultants provide policy and training solutions for all lines of coverage with focus on industry and client loss trends and emerging risks.

SERVICES INCLUDED

- Use of Force Training
- Jail Policies and Procedures Audits
- Policy and Procedure Implementation
- Auto/Driving Exposure Evaluation
- Employment Practices Strategies, Education, and Training
- Safety Committee Development
- Hiring and Management Strategies
- Law Enforcement Seminars
- Firefighter/EMS Training
- Regulatory Compliances
- Essential Functions Testing Policy
- Employee Drug Testing Policy
- Background Check Policy
- Supervisors/Leadership Development
- Loss Analysis and Trending
- Slip and Fall Prevention Program
- Supervisory/Personnel Safety Training
- Accident Investigation Training
- Hazard Communication Training
- Blood Borne Pathogens Training

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CLAIMS MANAGEMENT SERVICES

IPMG Claims Management Services offers a full-service claims team specializing in the public entity sector. IPMG CMS services claims for property, casualty and workers compensation claims.

IPMG CMS has a staff of 39 including 21 seasoned claims professionals with an average claims experience of over ten years. IPMG CMS's leadership team boasts well over 20 years of experience. IPMG CMS's staff specializes in program business, including unique self-insured retention structures.

SERVICES INCLUDED

- Dedicated service adjuster approach, which promotes service continuity and trust
- On-line claim reporting and investigation tool through In-Sight with loss experience access
- On-line claim review and claim report generation
- 24-hour contact on every new claim submission
- Clients are updated on all critical events and participate in all major claims decisions
- Quarterly claim file reviews
- Data analytics to quickly identify potential high cost claims
- Tailor made service plans
- Nurse Case Management

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ICRMT FEATURES AND BENEFITS

Who is an Insured

- An individual while appointed as a director or executive officer
- A volunteer, unpaid worker, leased or temporary worker
- A board member, commissioner, trustee, or council person
- An employee or staff member
- An elected or appointed official or a member of your governing body, board, commission, council or agency of yours
- A partnership or Joint Venture, including a mutual assistance pact, joint powers agreement or similar agreement
- Your Medical Directors in conjunction with the medical facilities covered under this Policy, but only with respect to their administrative duties on your behalf.

Program Highlights

- Property and Casualty Policy is Non-Auditable
- Terrorism Coverage Included
- The ICRMT Trust Agreement contains a Resolution by the Executive Board making the program Non-Assessable
- Specialized Law Enforcement Risk Management Services
- Open Door Legal Consultation
- Tailored Risk Management Services
- Professional Property Appraisals
- Online Claims Reporting
- Crisis Management Assistance
- Enhanced Case Management
- PEDA Coverage Available
- Unemployment Insurance Program

This is a summary of coverages provided. Please refer to the full policy for complete coverage, exclusions, and terms & conditions.

COVERAGE SUMMARY: GENERAL LIABILITY

COVERAGE

	LIMITS
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
Deductible: $1,000 each occurrence	
Sexual Abuse Liability – Claims Made	
Each Occurrence	$1,000,000
Annual Aggregate	$1,000,000
Retroactive Date: **12/01/2021**	
Innocent Party Defense Coverage Included	

Deductible: $5,000

COVERAGES INCLUDE

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

COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

COVERAGE

	LIMITS
Violent Event Response Coverage	
o Per Event Limit:	$500,000
o Annual Aggregate Limit:	$500,000

Deductible: $1,000 each occurrence

COVERAGES INCLUDE

- Crisis Investigation
- Personal Crisis Management Event Response Team
- Crisis Communication Support, Media Management, Public Relations
- Temporary Security Measures
- The following Sublimited Coverages:

o Medical Expenses	$25,000 Per Person
o Counseling Service Expenses	$10,000 Per Person
o Funeral Service Expenses	$15,000 Per Person
o Per Event Crisis Team Services	$100,000
o Memorialization Expenses	$250,000

COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

	LIMITS
Each Occurrence	$1,000,000
General Annual Aggregate	$3,000,000

Deductible: $5,000 each occurrence

COVERAGES INCLUDE

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

COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

AUTO LIABILITY	LIMITS
Each Occurrence	$1,000,000
Auto Medical Payments	
Each Person	$5,000
Each Occurrence	$25,000

Deductible: $0 each occurrence

UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence	$40,000

Deductible: $0

AUTO PHYSICAL DAMAGE

Total Scheduled Value	$8,430,467
Total Agreed Value	$0
Number of Vehicles	144

Comprehensive Per Loss Deductible: $1,000
Collision Per Loss Deductible: $1,000
***Or as indicated on the Schedule**

COVERAGES INCLUDE

• 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

COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

COVERAGE

	LIMITS
Each Occurrence	$1,000,000
Annual Aggregate	$1,000,000
Retroactive Date: **01/01/2012**	
Employment Practice Liability	Included
Retroactive Date: **01/01/2012**	
Employee Benefits Liability	Included
Retroactive Date: **01/01/2012**	

Deductible: $5,000

COVERAGES INCLUDE

• Employee Wage Reimbursement	
Each Occurrence	$10,000
Annual Aggregate	$20,000
• Non-Monetary Legal Defense	
Each Occurrence	$50,000
Annual Aggregate	$50,000

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

COVERAGE SUMMARY: EXCESS LIABILITY

Coverage	Underlying Limits	Excess Limit
General Liability	$1,000,000/$3,000,000	$10,000,000
Law Enforcement Liability	$1,000,000/$3,000,000	$10,000,000
Auto Liability	$1,000,000	$10,000,000
Public Officials (Claims Made)	$1,000,000/$1,000,000	$10,000,000

COVERAGES EXCLUDED

- 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.

COVERAGE SUMMARY: CYBER LIABILITY

COVERAGE

	LIMITS
Cyber Liability Coverage	
Each Claim	$1,000,000
Annual Aggregate	$1,000,000

Retroactive Date: **01/01/2022**

Deductible: $5,000

Coverage Include:

Breach Response	$500,000 (Non-Beazley Vendor/ $1,000,000 Beazley Vendor)
Business Interruption Resulting from Security Breach	Included
Business Interruption Resulting from System Failure	$500,000
Dependent Business Loss Resulting from Dependent Security Breach	$750,000
Dependent Business Loss Resulting from Dependent System Failure	$100,000
Cyber Extortion Loss	Included
Data Recovery Costs	Included
Data & Network Liability	Included
Regulatory Defense & Penalties	Included
Payment Card Liabilities & Costs	Included
Media Liability	Included
Fraudulent Instruction	$75,000
Funds Transfer Fraud	$75,000
Telephone Fraud	$75,000
Criminal Reward	$25,000
Reputation Loss	$50,000
Claims Preparation Costs for Reputation Loss Only Claims	$50,000
Computer Hardware Replacement	$75,000
Invoice Manipulation	$100,000
Cryptojacking	$25,000

*Coverage is provided by Beazley

COVERAGE SUMMARY: PROPERTY

Blanket Limit of Insurance applies to schedule and appraised Buildings and Business Personal Property that are valued on a Replacement Cost basis. Any property that has not yet been appraised is subject to the 125% Margin Clause.

COVERED PROPERTY	LIMITS
Building Value	$119,877,406
Business Personal Property Including Stationary EDP	$2,850,619
Personal Property of Others	$100,000
Newly Constructed or Aquired Property	$1,000,000
Footbridges	$100,000
Covered Property in Transit	$1,000,000

Deductible: $10,000

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

Earthquake (including mine subsidence)	$5,000,000
Program Aggregate	$250,000,000

Deductible: $50,000 or 5% of the damaged location; whichever is greater

Flood	$5,000,000
Program Aggregate (Excluding Flood Zone A and V)	$250,000,000

Deductible: $50,000 per occurrence

COVERED COSTS & EXPENSES

Business Income/Extra Expense	$1,000,000
Business Income/Extra Expense Increased Limits	$0
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
Ordinance or Law Coverage	$10,000,000
Preservation of Property	$100,000
Protection of Property	$100,000

COVERAGE SUMMARY: PROPERTY (cont.)

SUPPLEMENT COVERAGE

	LIMITS
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 - including but not limited to:	$100,000

Fences	Goal Posts	Traffic Lights/Control Boxes
Light Fixtures/Poles	Playground Equipment	Bleachers
Road Signs	Scoreboards	Ticket Booths
Non-Utility Poles	Benches	Dugouts
Fountains	Statues	Bike Racks
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a $5,000 minimum deductible

COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

SCHEDULED LIMITS

	LIMITS
Mobile Equipment greater than or equal to $10,000 per item	$3,930,348
Mobile Equipment less than $10,000 per item	$894,210
Unmanned Aircraft	$3,500

Deductible: $1,000

***Or as indicated on the Schedule**

COVERED COSTS & EXPENSES

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

COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE	LIMIT
Total Building and Contents Value	$100,000,000

Deductible: $10,000

BI/EE & Utility Interruption Deductible: 24 Hours

COVERAGE EXTENSION

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
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.

COVERAGE SUMMARY: SALES TAX INTERRUPTION

COVERAGE	LIMIT
Total Limit	$1,000,000
Waiting Period	30 Days

Covered Locations will be shown on the Schedule

COVERAGES CAN BE EXTENDED TO

- Hotels/Motels
- Casinos
- Retail Operations

COVERAGE SUMMARY: CRIME

COVERAGE	LIMIT
Blanket Employee Dishonesty	$500,000
Loss Inside the Premises - Money & Securities	$500,000
Loss Outside the Premises	$500,000
Money Orders and Counterfeit Currency	$500,000
Depositors Forgery or Alterations	$500,000
Computer Fraud	$500,000
Funds Transfer Fraud	$500,000
Social Engineering/False Pretenses	$50,000

Deductible: $1,000

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.

COVERAGE SUMMARY: WORKERS' COMPENSATION

COVERAGE

	LIMIT
Workers' Compensation	Statutory
Employer's Liability Limit	
Each Accident	$2,500,000
Each Employee for Disease	$2,500,000

Deductible: $0

ICRMT FEATURES AND BENEFITS

- Volunteers Covered
- Payrolls are subject to an annual audit
- Enhanced Case Management
- Tailored Risk Management Services
- Online Claims Reporting
- Crisis Mangement Assistance
- Terrorism Coverage Inlcuded
- ICRMT Trust Agreement contains a resolution making the program non-assessable

COVERAGE SUMMARY: WC PREMIUM CALCULATION

CODE	CLASSIFICATION	ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
5506	Street & Road	$423,342	9.22	$39,032
7403	Airport Operations	$76,000	7.42	$5,639
7502	Gas Company	$190,465	7.34	$13,980
7520	Waterworks Operation	$404,243	4.06	$16,412
7539	Electric Co. - All Employees & Drivers	$1,160,110	5.00	$58,006
7580	Sewage Disposal Plant	$720,064	3.94	$28,371
7711	Firefighter - Volunteer	$170,000	14.06	$23,902
7720	Law Enforcement	$2,862,741	7.42	$212,415
8380	Auto Repair	$275,237	7.19	$19,790
8601	Architect/Engineer	$188,000	0.38	$714
8810	Clerical	$1,976,485	0.50	$9,882
8831	Animal Control	$0	7.19	$0
8868	Teachers/College/Professional	$266,389	0.39	$1,039
9063	Health Club, Community Center or YMCA	$275,000	0.95	$2,613
9102	Parks	$434,917	4.94	$21,485
9410	Municipal NOC	$268,407	2.34	$6,281
	TOTALS	**$9,691,400**		**$459,561**

Gross Annual Premium		$459,561
Increased Limit Multiplier	1.02	$468,752
Minimum Premium	$1,000	$468,752
Experience Modifier	0.95	$445,314
Schedule Modifier	0.85	$378,517
Expense Modifier		$378,517
Subtotal		$378,517
Premium Discount	12.00%	$333,095
Total Annual Premium		**$333,095**

PREMIUM SUMMARY

Presented By:
Illinois Counties RIsk Management Trust

Named Insured:	Rantoul, Village of
Quote Number:	Q2-1001179-2122-01
Policy Year:	DEC 01, 2021 - DEC 01, 2022
Requested Effective Date:	01/01/2021

Coverage Parts	**Premium**
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Included
Crime	Included
Cyber Liability	Included
Excess Liability	Included
Package Premium	$409,855
Workers' Compensation	$333,095
Total Annual Premium	**$742,950**

ACCEPTANCE FORM

Named Insured: Rantoul, Village of
Quote Number: Q2-1001179-2122-01
Policy Year: DEC 01, 2021 - DEC 01, 2022
Requested Effective Date: 01/01/2021

Total Annual Premium	**$742,950**

Terms and Conditions

- The Named Insured can only cancel the Policy at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated premium is earned, due and payable.
- All terms and conditions of membership in the Illinois Counties Risk Management Trust are set forth in the Trust by-laws. A copy of this document is available for your review
- Per the Membership Agreement, the member must be with the Trust for 12 months prior to withdrawing and can only withdraw at anniversary date of effective date.
- The following must be received prior to binding:
  - Signed Acceptance Form
  - Intials Cancellation Clause
  - Prior Acts Loss Letter
  - ICRMT Application
  - ICRMT Auto Supplement
  - Insured's Contact Information
  - Insured's FEIN
  - Requested Payment Plan ☐ Annual ☐ 50/50 ☐ 25/6

Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 01/01/2021.

Signature of Official Date

ICRMT- "THE VALUE"

City of Rantoul

It is our pleasure to further present the Illinois Counties Risk Management Trust (ICRMT) and the value it provides municipalities in IL. ICRMT provides all the needed coverage, but most importantly provides the most comprehensive service package specifically designed to protect the entity's interest.

CAN YOU AFFORD NOT TO BE PROTECTED?

ICRMT – "THE VALUE"

ICRMT direct services and value:

» IPMG Risk Management - $5,000
  » Online Training Portal
  » Regional Seminars

» Law Enforcement Training through Legal Liability Risk Management Institute (LLRMI)
  » Used by over 2000 Law Enforcement officers in Illinois
  » Road and Jail Policies and Procedures - $3,500
  » Officer Training - 31 officers @ $500 per -$15,500
    Web Based Training
    Regional Training
    Legal updates from Supreme Court and 7th Circuit

» Property Appraisals through Duff & Phelps – $15,000
» Open Door Legal - $5,000
  » ICRMT provides unlimited access to O'Halloran, Kosoff, Geitner & Cook, the lead litigation firm for ICRMT, allowing the district to receive legal advice, opinions, severance package work etc...

» Employee Handbook, legal review - $3,500

DIRECT VALUE: $47,500

Budget Reduction:

» ICRMT includes many accredited law enforcement seminars each year through the Legal Liability Risk Management Institute. The Police Chief and all officers can receive continuing education free of charge.

PLEASE TAKE ADVANTAGE OF THE BENEFIT THAT IS ICRMT!

ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE AND RISK MANAGEMENT SERVICES

ICRMT

ADMINISTERED BY

IPMG

INSURANCE PROGRAM MANAGERS GROUP

DECADES OF EXPERIENCE IN COVERAGES, CLAIMS AND RISK MANAGEMENT

ICRMT has been a leader in providing insurance and risk management services to Illinois public entities since 1983. We design programs to meet the needs of both first dollar and self-insured clients, and ICRMT's integrated approach to loss control, claims and litigation can be tailored to fit the needs of your entity.

WHO DO WE INSURE?

- Counties
- Municipalities
- Townships
- Special districts
- Park districts
- Community colleges
- Public school districts

COVERAGES OFFERED

- Workers' compensation
- Law enforcement liability
- Public officials' liability
- Property
- Boiler and machinery
- General liability
- Canine mortality
- Crime, including faithful performance
- Employment practices liability
- Auto liability
- Sexual misconduct liability
- Sales tax interruption
- Auto physical damage
- Inland marine
- Cyber liability
- PEDA
- Deadly shooter
- Unemployment

RISK MANAGEMENT SERVICES

- Specialized law enforcement risk management
- Open door legal
- Safety committee development
- Hiring and management strategies
- Supervisory personnel safety training
- Accident investigation training
- Employment practices strategies, education and training
- Facilities/department exposure analysis
- Hazard communication training
- Bloodborne pathogens training
- Safe worksite training
- Policy and procedure implementation
- OSHA compliance
- Auto/driving exposure evaluation
- Essential functions testing policy
- Employee drug testing policy
- Background check policy
- Fraud detection and analysis
- Supervisor/leadership development
- Loss analysis and trending
- Claim reporting support
- Ergonomics analysis and training
- Body mechanics training
- Slip and fall prevention program
- Modified return to work development and training
- Repeater intervention programs
- Regulatory compliance

CLAIMS SERVICES

You deserve better. You deserve your own trusted, dedicated claims adjuster that you can reach out to in difficult moments. You deserve full transparency during the claims handling process with full access to your claim file notes and financials. You deserve ICRMT.

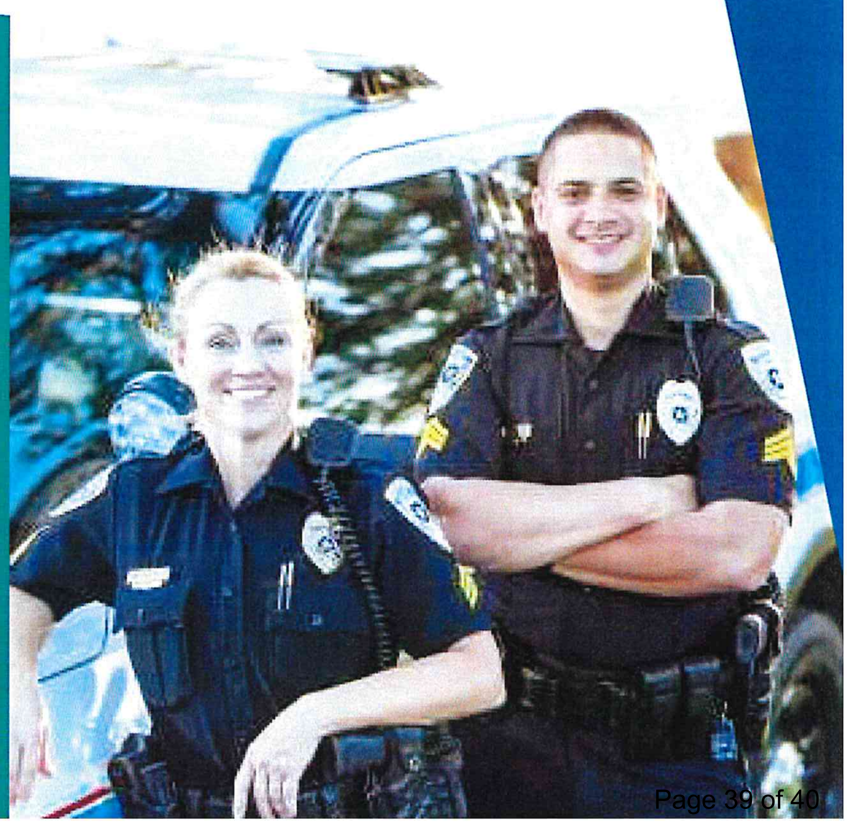
» Online claim submission through our In-Sight system, which includes the ability to review claim information and generate reports
» A formal litigation management process, including implementation of litigation guidelines and monitoring of results
» Claim file reviews
» Tailor-made service plans to fit your specific needs

OFFICER AND DEPUTY SAFETY TRAINING

In partnership with the Legal & Liability Risk Management Institute (LLRMI), ICRMT provides ongoing policy reviews and seminars for high-risk tactical situations including domestic disputes, dealing with multiple subjects and weapons retention. These sessions are based on best practices currently being taught to academy recruits.

All ICRMT members will receive policies, procedures and best practices manuals for:

» Law enforcement and road operations
» Jail and correction operations



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