

Requests for Proposals

Selected Village Insurance Coverages

The Village of Alsip invites qualified brokerage firms or governmental insurance pools to submit sealed written proposals for the insurance coverages listed below for the July 1, 2020 and ending June 30, 2021.

Scope of Services:

The Village of Alsip is seeking proposals for the Property, Boiler & Machinery, Cyber and Pollution coverages. See attached documents for more detail.

The Village intends to enter into an Agreement which shall include provisions, terms and conditions in substantially similar form to the attached documents which detail current coverages and brokerage services with the successful firm whose proposal is accepted by the Village.

Community Profile:

The Village of Alsip was incorporated in 1927 and is located in Cook County within Worth Township and is approximately 15 mile southwest of downtown Chicago. The Village is approximately 10 square miles in area and has a population of 19,300.

Submittal Requirements:

All insurance providers, whether a broker or an insurance pool, must submit the following information:

- 1) Completed proposal form signed by an authorized representative.
- 2) List of any proposed changes to or questions regarding the proposed insurance coverages or brokerage services. Indicate if you will not be able to comply with any provision included in the proposed coverages or brokerage services and why.
- 3) All companies or pools must be licensed to do business in the State of Illinois.
- 4) The Brokerage Company or Pool must have the expertise, licenses and resources to provide brokerage services for municipal coverage.
- 5) General information regarding the insurance provider and the underlying insurance companies, if any, that will demonstrate whether each of these companies or insurance pools have the adequately funded capacity (minimum A.M. Best rating of B+ or above), as well as the ability to provide quality insurance services to the Village of Alsip including:
 - a. Name of Firm;
 - b. Organization of firm (individual, corporation, partnership, joint venture, pool, etc.);
 - c. Local Address;
 - d. Telephone Number;
 - e. Fax Number;
 - f. E-mail Address;
 - g. Name and title of contact person;
 - h. Location of branch office, if any;
 - i. Number of dedicated personnel to the account;
 - j. A.M. Best rating levels; and
 - k. Any pool agreements and/or bylaws, including amendments, if applicable.

Again, the information above must be provided for both the insurance broker or pool and all of the underlying insurance companies or pools.

- 6) A contact list of at least five municipal clients currently being served in the State of Illinois.

Contact Information:

Village Clerk Susan Petzel is available to provide additional information regarding the proposal process. She can be contacted at (708) 385-6902 or at spetzel@villageofalsip.org.

Any request for interpretations should be submitted in writing. No oral interpretations will be provided. All interpretations will be summarized in the form of an addendum to the RFP, which will be mailed or emailed to each potential insurance provider that has made itself known to the Village.

Submittal Instructions:

Proposals must be submitted in a sealed envelope, plainly marked "Sealed Insurance Coverage Proposal" with the Company's name and address on the front of the envelope, to:

Susan Petzel, Village Clerk
Village Of Alsip
4500 W. 123rd Street
Alsip, IL 60803

All proposals must be received no later than 11:00 am, Tuesday, May 26th. The proposals will then be opened that Tuesday night at 7:30 pm at the Committee Meeting and publically read. Any Proposals received after the above time period will not be opened or considered.

The Village shall not be liable for any expenses incurred by the insurance provider including, but not limited to, expenses associated with the preparation of the proposal, attendance at any presentation, or final contract negotiations.

Selection Process:

All proposals will be submitted to the Village Clerk's Office and presented to the Village Board for a recommendation for approval or rejection. Companies may be requested to supply additional information if needed. Selection of an insurance provider will be based upon price, ability to service the Village of Alsip, and acceptance of the terms and conditions included in the proposed agreement.

The Village reserves the right to reject any and all proposals and the right in its sole discretion to accept the proposal it considers most favorable to the Village's interests. The Village reserves the right to select all insurance policies/coverages collectively or individually by policy/coverage. The Village further reserves the right to reject all proposals and seek new proposals when such procedure is deemed reasonable and in its best interests.

Proposals will be reviewed by either the Insurance Committee, which will make a recommendation to the full Village Board, or directly by the full Village Board which will award the contract at the Board Meeting on June 15th.

The successful insurance provider(s) will be expected to initiate all underlying insurance coverages beginning on July 1st, 2020.

Property

Named Insured:
Policy Period:

Village of Alsip
7/1/2020- 7/1/2021

Subject	Amount
Building	\$89,061,998
Contents	\$8,342,417
Business Interruption	\$3,000,000
Flood-Each Occurrence and in the Annual Aggregate	\$5,000,000
-Flood Zones A&V	Not Covered
Earthquake-Each Occurrence and in the Annual Aggregate	\$5,000,000
Mobile Equipment	\$838,786
EDP	\$332,394
Total Insured Value	\$101,574,595

Deductibles:

10,000	Per Occurrence, which will apply in the event a more specific deductible is not applicable to a loss.
Not Covered	All Flood Zones Per Occurrence excluding Flood Zones A & V.
100,000	Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures).
100,000	Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the minimum deductible per occurrence.
1,000	Per Occurrence for Specially Trained Animals
500,000	Per Occurrence for Unscheduled infrastructure including but not limited to Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets (including guardrails), Sidewalks (including guardrails), Culverts, Channels, Levees, Dikes, Berms, Embankments, Street Lights, Traffic Signals, Meters, Roadways or Highway Fencing, and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits.
50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits
10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits.
24 Hour	Waiting Period for Service Interruption for All Perils and Coverages.
2.5%	of Annual Tax Revenue Value per Location for Tax Interruption
Not Covered	Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.
5,000	Per Occurrence for Contractor's Equipment

All Risk Coverages & Limits:

100,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub limits as noted below.
5,000,000	Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named insured(s) that purchase this optional dedicated coverage).
Not Covered	Per Occurrence and in the Annual Aggregate for all locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
5,000,000	Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named insured(s) that purchase this optional dedicated coverage).
100,000,000	Combined Business Interruption, Rental Income and Tax Revenue Interruption and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence for Business Interruption, Rental Income and Tuition Income combined, and \$5,000,000 per occurrence for Tax Revenue Interruption. Coverage for power generating plants is excluded, unless otherwise specified.
50,000,000	Extra Expense.
25,000,000	Miscellaneous Unnamed Locations for existing Named Insured's Excluding Earthquake coverage for Alaska and California Named Insureds. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
180 Days	Extended Period of Indemnity
See Policy Provisions	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Provisions Liability if less than \$100,000,000 for 120 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
1,000,000	Unscheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 25 gallon maximum per item.
5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens, athletic fields and artificial turf and further subject to \$25,000 25 gallon maximum per item.
50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown
2,500,000	Money & Securities for named perils only as referenced within the policy.
2,500,000	Unscheduled Fine Arts.
250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration
750,000	Unscheduled infrastructure including but not limited to Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets (including guardrails), Sidewalks (including guardrails), Culverts, Channels, Levees, Dikes, Berms, Embankments, Street Lights, Traffic Signals, Meters, Roadways or Highway Fencing, and all similar property unless a specific value has been declared. Unscheduled infrastructure coverage is excluded for the peril of Earthquake and excluded for Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs.
50,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery).
25,000,000	Transit
2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence
2,500,000	Unscheduled Watercraft up to 27 feet.
Not Covered	Per Occurrence for Off Premises Vehicle Physical Damage.
25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations.
5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on

	Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc..
3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately.
3,000,000	Tax Revenue Interruption - Per Policy Provisions. However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$1,000,000 Per Occurrence - Per Policy Provisions.
500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately.
1,000,000	Claims Preparation Expenses.
50,000,000	Expediting Expenses
1,000,000	Personal Property Outside of the USA.
Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
500,000	Per Occurrence and Annual Aggregate per insured limit for Communicable Disease subject to an APIP Program aggregate of \$10,000,000 for all declarations combined except Hospital declarations
100,000	Per Occurrence while in Storage and In Transit coverage subject to \$10,000 Deductible for Unmanned Aircraft as more fully defined in the Policy. Not Covered while in Flight.
100,000	Per Occurrence with a \$1,000,000 Annual Aggregate per Declaration for Mold/Fungus Resultant Damage as more fully defined in the policy.

The following stand-alone coverages are provided by the APIP program but are not covered in the Limit of Liability or the Sub-Limits of Liability above or attached to the Master Policy Form Wording. However, the coverage costs are included in the APIP Total Cost noted below. Carriers providing these coverages are included in the Schedule of Carriers.	
100,000,000	Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-30 and 32-34 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer).
10,000	Per Occurrence Deductible for Primary Terrorism.
600,000,000	Per Named Insured for Terrorism (Excess Layer) subject to;
1,100,000,000	Per Occurrence, All Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-34 for Terrorism (Excess Layer) subject to;
1,400,000,000	Annual Aggregate shared by all Named Insureds combined in Declarations 1-14, 18-21, 23-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer).
500,000	Per Occurrence Deductible for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted).
Included	Information Security & Privacy Insurance with Electronic Media Liability Coverage. See Cyber Coverage Document for details of coverage terms, limits and deductibles
Included	Pollution Liability Insurance Coverage. See attached Pollution Liability Insurance Coverage Document for applicable limits and deductibles.

VALUATION:

- Repair or Replacement Cost
- Actual Loss Sustained for Time Element Coverages
- Contractor's Equipment Vehicles either Replacement Cost or Actual Cash Value (ACV) as declared by each member. If not declared, valuation will default to Actual Cash Value (ACV)

EXCLUSIONS - (Including but not limited to):

- Seepage & Contamination
- Cost of Clean-up for Pollution
- Mold

TERMS & CONDITIONS:

- 25% Minimum Earned Premium and cancellations subject to 10% penalty (Property & Boiler & Machinery)
- Except Cyber Liability Premium is 30% Earned at Inception
- Except Pollution Liability Premium is 100% Earned at Inception

NOTICE OF CANCELLATION:

- 90 Days except 10 Days for non-payment of premium

Boiler & Machinery

Named Insured: Village of Alsip

Policy Period: 7/1/2020 to 7/1/2021

Coverage & Limits:

100,000,000	Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:
Included	Jurisdictional and Inspections.
10,000,000	Per Occurrence for Service/Utility/Off Premises Power Interruption
Included	Per Occurrence for Consequential Damage/Perishable Goods/Spoilage.
10,000,000	Per Occurrence for Electronic Data Processing Media and Data Restoration.
2,000,000	Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Members who purchase Dedicated Earthquake Coverage.
10,000,000	Per Occurrence for Hazardous Substances/Pollutants/Decontamination.
Included	Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes.
25,000,000	Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than \$25,000,000 or Power Generating Facilities must be reported within 120 days and must have prior underwriting approval prior to binding

Deductibles:

10,000	Except as shown for Specific Objects or Perils.
10,000	Electronic Data Processing Media.
10,000	Consequential Damage.
10,000	Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface.
50,000	Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface
100,000	Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface
250,000	Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating Surface.
350,000	Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface.
10 per foot / \$2,500 Minimum	Deep Water Wells.
24 Hour Waiting Period	Utility Interruption.
24 Hour	Business Interruption/Extra Expense Except as noted below
30 Days	Business Interruption - Revenue Bond
5 x 100% of Daily Value	Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface.
5 x 100% of Daily Value	Business interruption - All Objects at Waste Water Treatment Facilities and All Utilities

VALUATION: Repair or Replacement except Actual Loss sustained for all Time Element coverages

EXCLUSIONS (Including but not limited to):

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

OBJECTS EXCLUDED: (Including but not limited to):

- Insulating or refractory material
- Buried Vessels or Piping

NOTICE OF CANCELLATION: 90 days except 10 days for non-payment of premium

Cyber

Named Insured: Village of Alsip

Policy Period: 7/1/2020 to 7/1/2021

Limits	Coverages
25,000,000	Ai. Annual Policy and Program Aggregate Limit of Liability (subject to policy exclusions) for all Insured's/Members combined (Aggregate for all coverage's combined, including Claims Expenses), subject to the following sub limits as noted
2,000,000	Ai. Annual Aggregate Limit of Liability for each Insured/Member (Aggregate for all coverages combined, including Claim Expenses) subject to the following sub limits as noted:
	Breach Response
500,000	Breach Response Costs: Annual Policy Aggregate Limit of Liability for each Insured/Member Privacy Notification Costs coverage. (Limit is increased to \$1,000,000 if Beazley Nominated Services Providers are used)
	First Party Loss
2,000,000	Business Interruption Loss: Member Aggregate Limit of Liability for each Insured/Member resulting from Security Breach
500,000	Business Interruption Loss: Member Aggregate Limit of Liability for each Insured/Member resulting from System Failure
750,000	Dependent Business Loss: Member Aggregate Limit of Liability for each Insured/Member resulting from Dependent Security Breach
100,000	Dependent Business Loss: Member Aggregate Limit of Liability for each Insured/Member resulting from Dependent Security Failure
2,000,000	Cyber Extortion Loss: Member Aggregate Limit of Liability for each Insured/Member Cyber Extortion Loss
2,000,000	Data Recovery Costs: Member Aggregate Limit of Liability for each Insured/Member Data Protection Loss
	Liability
2,000,000	Data & Network Liability: Annual Policy Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Network Liability
2,000,000	Regulatory Defense & Penalties: Annual Policy Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Regulatory Defense & Penalties
2,000,000	Payment Card Liabilities & Costs: Annual Policy Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Payment Card Liabilities & Costs
2,000,000	Media Liability: Annual Policy Aggregate Limit of Liability for each Insured/Member for all damages and Claims Expenses for Website Media Content Liability
	ECrime
75,000	Fraudulent Instruction: Member Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Fraudulent Instruction.
75,000	Funds Transfer Fraud: Member Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Funds Transfer Fraud
75,000	Telephone Fraud: Member Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Telecommunications Fraud
	Criminal Reward
25,000	Criminal Reward: Member Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Criminal Reward.
	Coverages Endorsement(s)
50,000	Consequential Reputational Loss: Member Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Consequential Reputational Loss.
75,000	Computer Hardware Replacement Costs: Member Aggregate Limit of Liability for each Insured/Member for Computer Hardware Replacement Costs.

Deductibles:

50,000	Per Occurrence for each Insured/Member with TIV up to \$500,000,000 at the time of loss
8 Hour	Waiting period for first party claims
100,000	Per Occurrence for each Insured/Member with TIV greater than \$500,000,000 at time of loss
8 Hour	Waiting period for first party claims
Insured's with TIV below \$250,000,000 have the option to buy-down the retention from \$50,000 to \$5,000 with an additional premium of \$5,000 per entity	

Specific Coverage Provisions :

A. Breach Response indemnifies the Insured /Member for Breach Response Costs incurred by the Insured Organization because of an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period.

B. First Party Loss indemnifies the Insured Organization for:

Business Interruption Loss indemnifies the Insured/Member sustains as a result of a Security Breach or System Failure that the Insured first discovers during the Policy Period.

Dependent Business Interruption Loss indemnifies the Insured/Member sustains as a result of a Dependent Security Breach or System Failure that the Insured first discover during the Policy Period.

Cyber Extortion Loss indemnifies the Insured/Member incurs as a result of an Extortion Threat first made against the Insured Organization during the Policy Period.

Data Recovery Costs indemnifies the Insured/Member incurs as a direct result of a Security Breach that the Insured first discovers during the Policy Period.

C. Liability

Data & Network Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period

Regulatory Defense & Penalties pays Penalties and Claims Expenses, which the Insured is legally obligated to pay because of a Regulatory Proceeding first made against any Insured during the Policy Period for a Data Breach or a Security Breach.

Payment Card Liabilities & Costs indemnifies the Insured/Member for PCI Fines, Expenses and Costs which it is legally obligated to pay because of a Claim first made against any Insured during the Policy Period.

Media Liability pays Damages and Claims Expenses, which the Insured is legally obligated to pay because of any Claim first made against any Insured during the Policy Period for Media Liability.

D. eCrime indemnifies the Insured Organization for any direct financial loss sustained resulting from:
Fraudulent Instruction

- Funds Transfer Fraud
- Telephone Fraud

That the Insured first discovers during the Policy Period.

E. Criminal Reward indemnifies the Insured Organization for Criminal Reward Funds.

Coverage Endorsements:

Consequential Reputational indemnifies the Insured/Member for Consequential Reputational Loss, that the Insured incurs during the Notification Period as a result of (i) an actual or reasonably suspected Data Breach or Security Breach that the Insured first discovers during the Policy Period and (ii) for which individuals have been notified pursuant to the Breach Response Services definition .

Exclusions: (Including but not limited to)

Coverage does not apply to any claim or loss from

- Bodily Injury or Property Damage
- Trade Practices and Antitrust
- Gathering or Distribution of Information
- Prior Known Acts & Prior Noticed Claims
- Racketeering, Benefit Plans, Employment Liability & Discrimination
- Sale or Ownership of Securities & Violation of Securities Laws
- Criminal, Intentional or Fraudulent Acts
- Patent, Software Copyright, Misappropriation of Information
- Governmental Actions
- Other Insureds & Related Enterprises
- Trading Losses, Loss of Money & Discounts
- Media-Related Exposures - Contractual liability or obligation
- Nuclear Incident
- Radioactive Contamination
- First Party Loss – with respects: 1. seizure, nationalization, confiscation, or destruction of property or data by order of any governmental or public authority; 2. costs or expenses incurred by the Insured to identify or remediate software program errors or vulnerabilities or update, replace, restore, assemble, reproduce, recollect or enhance data or Computer Systems to a level beyond that which existed prior to a Security Breach, System Failure, Dependent Security Breach, Dependent System Failure or Extortion Threat; 3. Failure or malfunction of satellites or of power, utility, mechanical or telecommunications (including internet) infrastructure or services that are not under the Insured Organization's direct operational control; or 4. fire, flood, earthquake, volcanic eruption, explosion, lightning, wind, hail, tidal wave, landslide, act of God or other physical event.

Pollution

Named Insured: Village of Alsip

Policy Period: 7/1/2020 to 7/1/2021

Covered locations include any location owned, operated, managed, leased or maintained by the Insured at policy inception. Covered locations also include any subsurface potable water, wastewater or storm water pipes to or from a covered location that is not a pipe, provided that such pipes are located within a one thousand (1,000) foot radius of such covered location.

Claims Made Form

25,000,000	Policy Program Aggregate (all insureds combined)
2,000,000	Per Pollution Condition or Indoor Environmental Condition
2,000,000	Per Named Insured Aggregate
Sub-limits:	
100,000	Per Named Insured Per Pollution Incident Dedicated Legal Defense Sublimit.*
250,000	Crisis Management Response Costs Sublimit
50,000	Crisis Management Loss Sublimit
*Note: the above sub-limits payable under this coverage are in addition to the limits of liability.	

Deductibles:

100,000	Per Pollution Condition or Indoor Environmental Condition retention except for specific retentions below
300,000	Per Named Insured Aggregate retention applicable to all Pollution Incidents except for specific retentions below
50,000	Per Named Insured maintenance retention applicable to all Pollution Incidents except for specific retentions below
750,000	Underground Storage Tanks Specific - does not erode the Aggregate retention
5 Days	Waiting Period for Business Interruption

RETROACTIVE DATE: July 1, 2011 for existing insureds included on the 2011-2012 policy at inception; for all other insureds the retroactive date is the date of addition to the Program.

EXTENDED REPORTING PERIOD: For First Named Insured - To be determined at the time of election (additional premium can apply); Ninety (90) day basic extended reporting period available without additional premium.

Specific Coverage Provisions:

Coverage A - Own Site Clean-up Costs:

Coverage for claims for clean-up costs resulting from a pollution condition on or under the insured's own site that first commenced on or after the retro date, provided that the claim is first made and reported during the policy period and is legally obligated to pay for cleanup costs..

Coverage B - Off-Site Clean-Up Costs:

Coverage for third-party claims resulting from a pollution condition migrating from or through and beyond the boundaries of the Insured's own site that first commenced on or after the retro date, provided that the claim is first made and reported during the policy period and is legally obligated to pay for cleanup costs.

Coverage C - Third-Party Claims for Bodily Injury or Property Damage:

Coverage for third-party claims for bodily injury or property damage resulting from a pollution condition on, under or migrating from or through and beyond the boundaries of the Insured's own site that first commenced on or after the retro date, provided that the claim is first made and reported during the policy period and is legally obligated to pay.

Coverage D - Emergency Response Costs:

Coverage for emergency response costs incurred by or on behalf of the Insured in response to a pollution condition on, under or migrating from or through and beyond the boundaries of an Insured's own site or arising from transportation or resulting from a covered operation, provided that the emergency response costs be incurred within one hundred sixty-eight (168) hours of the commencement of such pollution condition, and reported to the Insurer within fourteen (14) days of commencement of such a pollution condition.

Coverage E - Transportation:

Coverage for third-party claims for bodily injury, property damage, or clean-up costs resulting from a pollution condition caused by transportation that first commenced on or after the retro date, provided that the claim is first made and reported to the Insurer during the policy period and is legally obligated to pay.

Coverage F - Non-Owned Locations: Coverage for third-party claims for bodily injury, property damage, or clean-up costs resulting from a pollution condition on, under or migrating from any non-owned location that first commenced on or after the retro date, provided that the claim is first made and reported to the Insurer during the policy period and is legally obligated to pay.

Coverage G - Covered Operations:

Coverage for third-party claims for bodily injury, property damage, or clean-up costs resulting from a pollution condition caused by covered operations on or after the retro date, provided that the claim is first made and reported to the Insurer during the policy period and is legally obligated to pay. Covered operations are defined as any operations within the capacity of a public entity which are performed by or on behalf of a named insured outside the physical boundaries of a covered location. Covered operations do not include Transportation.

Coverage H - Business Interruption:

Coverage for the Insured's business interruption expense and extra expense during the interruption period, caused directly by a pollution condition on or under the Insured's own site, on or after the retro date, provided such pollution condition results in clean-up costs covered under this policy, and the first-party claim is made and reported to the Insurer during the policy period.

Coverage I - Cyber Events:

Coverage for third-party claims for bodily injury, property damage or clean-up costs resulting from a pollution condition arising from a cyber event, provided that the claim is first made and reported to the Insurer during the policy period.

A Cyber Event is defined as any unauthorized processing of data by an Insured; any breach of laws and infringement of regulations pertaining to the maintenance, or protection of data; and any network security failure in any system or device leased, owned, operated or lost by or which is made available or accessible to the Insured for the purpose of processing data. Insured must take reasonable precautions to prevent or cease any activity which may result in a claim, and take all reasonable steps to observe and comply with all statutory or local authority laws obligations and requirements.

Coverage for crisis management response costs (including medical expenses, funeral expenses, psychological counseling, travel expenses temporary living expenses, expenses to secure the scene of a crisis management event) included, provided that the costs have been preapproved by the insurer and are associated with damages that would be covered by this policy.

Supplemental coverage for Products Pollution is included for potable, reclaimed and recycled water processed at any covered location that is also a potable water or wastewater treatment plant. This coverage covers third-party claims arising out of product pollution, provided the claim is first made and reported during the policy period. The Insured's product must have been manufactured, sold, handled or distributed on or after the retro date and the clean-up costs, bodily injury or property damage must be unexpected and unintended from the standpoint of the Insured. Coverage of lead contamination of potable water is excluded.

All Named Insureds scheduled on this policy have the same rights as the First Named Insured (except for those rights specifically reserved to the first named insured); this includes any member of a pool or Joint Powers Authority specifically scheduled onto this policy.

Automatic Acquisition – Coverage for mid-term transactions for values that are less than \$25,000,000 shall be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, operation or maintenance right or obligation, respectively, for no additional premium, automatically.

Property valued at more than \$25,000,000 but less than \$100,000,000, purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer within 180 days, along with two (2) years of currently valued property loss runs and shall be added as a covered location upon the closing date of such acquisition for an additional premium.

Property valued at more than \$100,000,000, purchased, leased or otherwise acquired by the Insured needs to be reported to the Insurer immediately, along with two (2) years of currently valued property loss runs. Additional premium applies. For acquired locations that have underground storage tanks, the Insured must determine that all operational underground storage tanks are in material compliance with all applicable environmental laws and regulations and must obtain the most recent tank tightness testing or leak detection data conducted within sixty (60) days prior to the effective date that the Insured acquires or leases the subject location.

Illicit Abandonment is included in the definition of pollution condition.

Microbial matter and legionella pneumophila is included in the definition of Pollutant. Microbial matter is defined as mold, mildew and fungi, whether or not such microbial matter is living.

Defense Costs and Expenses are within Limits of Liability.

The insurance afforded by this Policy shall apply as primary to any other valid, collectible insurance, with the exception of the following: policies specifically written to be in excess of this policy, losses due to or associated with products pollution, any tank fund, or any loss arising in whole or in part to microbial matter or legionella pneumophila .

Blanket Underground Storage Tanks coverage included, with a self-insured retention of \$750,000. **Note: Does not meet financial assurance requirements.**

Loss covered pursuant to any state storage tank fund, state administered insurance program or restoration funding for any underground storage tank(s) whose owners qualify for reimbursement, or any self-insurance fund established for the purpose of funding clean-up costs for pollution conditions from any underground storage tank(s), shall be considered primary insurance, to which the coverage afforded pursuant to this policy shall apply in excess. Under such primary insurance policy shall erode the \$750,000 per pollution condition self-insured retention.

Blanket Coverage included for Non-Owned Locations:

Includes any transfer, storage, treatment or disposal facilities which are used by the Insured, but not owned or operated by the Insured, provided that:

- The waste materials are generated from the Insured's own site, transportation, or covered operations;
- The transfer, storage, treatment or disposal facility is properly licensed and permitted to accept and dispose of such waste and has not filed for bankruptcy as of the date of the transfer, storage, treatment or disposal of such waste;

- The transfer, storage, treatment or disposal facility is not listed or proposed to be listed on the Federal National Priorities List, or any equivalent state or local list as of policy inception.

EXCLUSIONS {including but not limited to):

Coverage does not apply to any claim or loss from:

- Asbestos and Lead Based Paint. This exclusion does not apply to claims for bodily injury or property damage, or clean-up costs for the remediation of soil, surface water, or groundwater, or clean-up costs that arise out of the inadvertent disturbance of asbestos or asbestos containing materials or lead-based paint.
- Contractual Liability – Does not apply liability that the Insured would have had in the absence of the contract or agreement, or the contract or agreement is an insured contract.
- Employer Liability
- Criminal fines, penalties or assessments
- Internal Expenses - Does not apply internal expenses incurred in response to emergency response costs, or pursuant to environmental laws that require immediate remediation of a pollution condition.
- Insured vs. Insured
- Intentional Noncompliance – does not apply to noncompliance based upon the Insured's good faith reliance upon the written advice of qualified outside counsel received in advance of such noncompliance, or the insured's reasonable response to mitigate a pollution condition or loss, provided that such circumstances are reported in writing to the Insurer within three (3) days of commencement

Coverage does not apply to any claim or loss from:

- Prior Knowledge / Non-Disclosure
- Known Claims
- Landfills, Recycling Facilities, or Oil and/or Gas Producing or Refining Facilities
- Ports – Defined as an Insured's own site on the coast or any other body of water where ships or watercraft can dock and transfer cargo to or from land and engages in the business of importing/exporting of goods.
- Airports – Defined as an Insured's own site whereby enplanement occurs and/or cargo is moved for a fee and the following operations are conducted: storage, transportation and dispensing of fuel and/or de-icing solutions.
- Change in Intended Use or Operation – Loss arising from a material change in use or operations. For purposes of determining whether a change is material, any change in use that results in more stringent remediation standards than those imposed on the insured's own site at the effective date of the period of insurance shall be considered material. This exclusion does not apply to covered operations that are performed with respect to uses and operations that are within the capacity of a public entity.
- Professional Liability
- Regulatory Compliance – Does not apply to any such noncompliance that occurs subsequent to release from a covered underground storage tank.
- Cyber Event – Does not apply to losses covered by the Cyber Event coverage in this policy.
- Work Product - Does not apply to covered operations.
- Sewage Backup - Does not apply to an Insured's own site.
- Nuclear fuel, assemblies and components
- Offshore operations
- Property Damage to Conveyances – does not apply to loss or claims arising from the Insured's negligence
- Workers Compensation
- Lead Contaminated Water
- War

Offered, additional services that would be offered that are not listed below, or changes in the services listed below in any submitted proposal.

Services Currently Received By the Village:

- Conduct quarterly formal claim reviews with Village representatives and TPRs, if applicable.
- Provide access to online training platforms for issues ranging from compliance, safety, and other employee training topics.
- Receipt of incident and claim notifications, with subsequent claim management and advocacy services.
- Provide list of polices as requested for the annual audit.