

**RESOLUTION NO 18-57**

**AUTHORIZING THE APPROVAL AND EXECUTION OF A PROFESSIONAL SERVICE AGREEMENT BETWEEN THE MORTON GROVE-NILES WATER COMMISSION AND ILLINOIS COUNTIES RISK MANAGEMENT TRUST FOR INSURANCE COVERAGE AND RELATED SERVICES FOR THE PERIOD FROM DECEMBER 1, 2018 THROUGH NOVEMBER 30, 2019**

**WHEREAS**, in 2017, the Morton Grove-Niles Water Commission (“MGNWC” or “Commission”) was established by the Village of Morton Grove, a home rule Illinois municipal corporation (“Morton Grove”), and the Village of Niles, a home rule Illinois municipal corporation (“Niles”), by the adoption of ordinances pursuant to Division 135 of Article 11 of the Illinois Municipal Code (65 ILCS 5/11-135-1, *et seq.*) (“Division 135”). The establishing ordinances are Morton Grove Ordinance 17-5, which was adopted on March 13, 2017, and Niles Ordinance No. 2017-19, which was adopted on March 14, 2017; and

**WHEREAS**, the MGNWC was established for purposes of constructing and operating a public water supply system consisting of water transmission mains, pumping, storage, and other related water delivery and receiving infrastructure between a connection point on the Evanston water system and existing water receiving points of Niles and Morton Grove and

**WHEREAS**, the MGNWC is need of various insurance coverages and related services for the period from December 1, 2018 through November 30, 2019; and

**WHEREAS** the MGNWC Superintendent solicited and obtained proposals from qualified firms to provide said insurance coverage and services and after reviewing these proposals has recommended the MGNWC accept the proposal provided by the Illinois Counties Risk Management Trust in the amount of \$33,583.00 pursuant to Quote No. R11-1001227-1819-01 attached hereto as Exhibit A; and

**WHEREAS**, the Superintendent has determined the Illinois Counties Risk Management Trust is qualified and capable of providing insurance for the MGNWC and the proposal contained in Quote No. R11-1001227-1819-01 includes adequate coverage for MGNWC, and the Superintendent recommends that the MGNWC Board authorize him to counter-sign Quote No. R11-1001227-1819-01 evidencing the Commission’s approval of the terms, conditions, and rate schedules contained in therein; and

**WHEREAS**, the MGNWC Board has the authority to enter into the Agreement pursuant to Article VII, Section 10 of the 1970 Constitution of the State of Illinois, the Illinois Intergovernmental Cooperation Act (5 ILCS 220/1, *et seq.*) and the Illinois Municipal Code (65 ILCS 5/1, *et seq.*, including 65 ILCS 5/11-135-1, *et seq.*), and finds that entering into the Agreement is in the best interests of MGNWC, the Village of Morton Grove and the Village of Niles.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE MORTON GROVE-NILES WATER COMMISSION, COOK COUNTY, ILLINOIS, AS FOLLOWS:**

**SECTION 1:** Each Whereas paragraph above is incorporated by reference into this Section 1

and made a part hereof as material and operative provisions of this Resolution.

**SECTION 2:** The Board of Commissioners of the Morton Grove-Niles Water Commission (“MGNWC Board”) approves the terms, conditions, and rate schedules for insurance coverage for the period from December 1, 2018 through November 30, 2019 as contained in Quote No. R11-1001227-1819-01 submitted the Illinois Counties Risk Management Trust and authorizes the Superintendent to counter-sign Quote No. R11-1001227-1819-01 attached hereto as **Exhibit A**. The MGNWC Board authorize and direct the Superintendent to execute the final version Quote No. R11-1001227-1819-01, which may contain certain non-substantive and non-financial modifications that are approved by the Village Manager of Niles and the Village Administrator of Morton Grove, and to execute and deliver all other instruments and documents and pay all costs that are necessary to fulfill MGNWC’S obligations under this contract.

**SECTION 3:** This Resolution shall be in full force and effect from and after its adoption and approval as provided by law.


**ADOPTED** this 29th day of November 2018, pursuant to a roll call vote as follows:

**AYES:** John Pietron and Steven Vinezeano


**NAYS:** None

**ABSENT:** None (Cook County Appointee not appointed yet)

**PASSED** by the Board of Commissioners of the Morton Grove-Niles Water Commission, Cook County, Illinois on a roll call vote at a Regular Meeting thereof held on the 29th day of November 2018, and approved by the Chair, and attested by the Clerk on the same day.

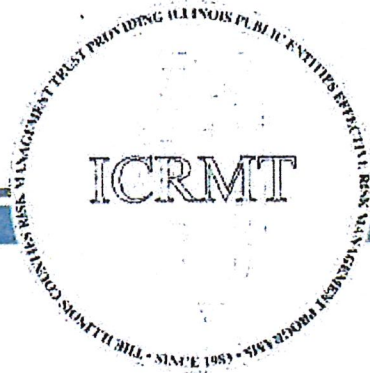
  
Steven Vinezeano, Chair

**ATTEST:**

  
John Pietron, Clerk

**Exhibit A**

**QUOTE NO. R11-1001227-1819-01 FOR PROFESSIONAL SERVICE AGREEMENT BETWEEN THE  
MORTON GROVE-NILES WATER COMMISSION AND THE ILLINOIS COUNTIES RISK MANAGEMENT  
TRUST FOR INSURANCE COVERAGE AND RELATED SERVICES  
FOR THE PERIOD FROM DECEMBER 1, 2018 THROUGH NOVEMBER 30, 2019  
(attached)**



# ILLINOIS COUNTIES RISK MANAGEMENT TRUST

## INSURANCE PROGRAM RENEWAL

### Morton Grove Niles Water Commission

**PRESENTED BY:**

Alliant Mesirow Insurance Services

**Quote Number:**

R1-1001227-1819-01

**POLICY YEAR:**

DEC 01, 2018 - DEC 01, 2019

Administered by



## ABOUT ICRMT

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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: 333 members**

**Retention Rate: 98%**

**Total Premium: \$72 million**

## NEW FOR MEMBERS

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### CYBER LIABILITY

ICRMT's new cyber liability product comes with great resources to assist your entity in protecting itself should a breach occur. With the number of incidents on the rise, your entity should consider what would happen if you were a target. Limits up to \$1mil are available.

### UNEMPLOYMENT INSURANCE

A new product for members to reduce the high cost of state unemployment taxes that allows employers to take charge of their claims and control their budgets.

Current members have seen an average savings of 20% annually.

## PROGRAM MANAGEMENT

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### Insurance Program Managers Group

#### ACCOUNT EXECUTIVES

**JEFF WEBER**  
*Senior Vice President*  
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314.293.9707

**BOB SPRING**  
*VP of New Business Development*  
Bob.Spring@ipmg.com  
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#### UNDERWRITING

**TODD GREER**  
*Senior Vice President*  
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**MATT BECKER**  
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**KRISTEN TRACY**  
*VP Public Entity Underwriting*  
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#### PROGRAM ADMINISTRATION

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*ICRMT Program Manager*  
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**KIM DIEDERICH**  
*ICRMT Account Assistant*  
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630.485.5863

**GREGG PETERSON**  
*President/CEO*

## RISK MANAGEMENT & LOSS CONTROL SERVICES

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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

#### **BRIAN DEVLIN**

*Sr. VP of Risk Management Services*  
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#### **MARK BELL**

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#### **JAKE PETERSON**

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#### **DEREK MADEIRA**

*Risk Management Support Specialist*  
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630.203.5164



## CLAIMS MANAGEMENT SERVICES

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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

#### **MIKE CASTRO**

*VP of Claims*  
Mike.Castro@ipmg.com  
630.485.5895

#### **MICHELLE JACOBS**

*WC Claims Manager*  
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630.203.5366

#### **DONNA FROMM**

*WC Claims Manager*  
Donna.Fromm@ipmg.com  
630.485.5950



## ICRMT FEATURES AND BENEFITS

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### 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

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

## COVERAGE SUMMARY: GENERAL LIABILITY

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### COVERAGE

### LIMITS

Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$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	\$100,000
Annual Aggregate	\$100,000
Retroactive Date:	<b>12/01/2018</b>
Innocent Party Defense Coverage Included	

**Deductible: \$2,500**

### COVERAGES INCLUDE

- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides

## COVERAGE SUMMARY: AUTO LIABILITY - HIRED/NON-OWNED

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### AUTO LIABILITY - HIRED/NON-OWNED

### LIMITS

Each Occurrence	\$1,000,000
Auto Medical Payments	
Each Person	\$5,000
Each Occurrence	\$25,000

Deductible: \$0 each occurrence

### COVERAGES INCLUDE

- Garagekeepers Legal Liability - per Occurrence \$100,000
- Pollution Caused by Upset/Overturn Included
- Commandeered Autos Included



## COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

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### COVERAGE

### LIMITS

Each Occurrence \$1,000,000  
Annual Aggregate \$1,000,000

Retroactive Date: **10/12/2017**

Employment Practice Liability

Retroactive Date: **10/12/2017**

Employee Benefits Liability

Retroactive Date: **10/12/2017**

**Deductible: \$2,500**

### COVERAGES INCLUDE

- Employee Wage Reimbursement
  - Each Occurrence \$10,000
  - Annual Aggregate \$20,000
- Non-Monetary Legal Defense
  - Each Occurrence \$25,000
  - Annual Aggregate \$50,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act
- Attorney's Professional



## COVERAGE SUMMARY: CYBER LIABILITY

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### COVERAGE

### LIMITS

Privacy & Network Security Coverage

Each Claim

\$100,000

Annual Aggregate

\$100,000

Retroactive Date: **10/12/2017**

**Deductible: \$2,500**

### COVERAGES INCLUDE

- Notification Costs
- Credit Monitoring
- Breach Consultation
- Data Forensic Expenses
- Public Relations Expenses

### SERVICES AVAILABLE

- Systems Testing and Consulting
- Online Risk Management Resources
- Training and Educational Programs



**COVERAGE SUMMARY: EXCESS LIABILITY**

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		<b>LIMITS</b>
General Liability	Excess of \$1,000,000 Per Occurrence	\$9,000,000
Public Officials (Claims Made)	Excess of \$1,000,000 Per Occurrence	\$9,000,000

**COVERAGES EXCLUDED**

- Sanitary Sewer Backup
- Sexual Abuse
- Uninsured/Underinsured Motorist Coverage
- Workers Compensation and Employers Liability
- Unmanned Aircraft



## 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	\$25,022,344
Business Personal Property Including Stationary EDP	\$0
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: \$5,000**

**\*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 2% of the damage location; whichever is greater**

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

**Deductible: \$50,000 of the damaged location or higher if higher selected**

### 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 Rock, 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: EQUIPMENT BREAKDOWN

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### COVERAGE

### LIMIT

Total Building and Contents Value

\$25,022,344

Deductible: \$5,000

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

## COVERAGE SUMMARY: **CRIME**

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<b>COVERAGE</b>	<b>LIMIT</b>
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

**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.



## PREMIUM SUMMARY

Presented By:

**Illinois Counties Risk Management Trust**

**Named Insured:** Morton Grove Niles Water Commission

**Quote Number:** R1-1001227-1819-01

**Policy Year:** DEC 01, 2018 - DEC 01, 2019

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Not Covered
Auto	Not Covered
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Not Covered
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Included
Excess Liability	Included
Package Premium	\$33,583
Workers' Compensation	Not Covered
<b>Total Annual Premium</b>	<b>\$33,583</b>
<b>Total Pro-Rated Premium</b>	<b>\$33,583</b>



# ACCEPTANCE FORM

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**Named Insured:** Morton Grove Niles Water Commission  
**Quote Number:** R1-1001227-1819-01  
**Policy Year:** DEC 01, 2018 - DEC 01, 2019

<b>Total Annual Premium</b>	<b>\$33,583</b>
<b>Total Pro-Rated Premium</b>	<b>\$33,583</b>

### Terms and Conditions

- Policy is only cancellable at program anniversary and after 30-day written notice 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.
- The following must be received prior to binding:
  - Signed Acceptance Form
  - Insured's Contact Information
  - 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 12/01/2018.

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Signature of Official

Date



## ICRMT INVOICE

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**Named Insured:** Morton Grove Niles Water Commission  
**Quote Number:** R1-1001227-1819-01  
**Policy Year:** DEC 01, 2018 - DEC 01, 2019

<b>Total Annual Premium</b>	<b>\$33,583</b>
<b>Total Pro-Rated Premium</b>	<b>\$33,583</b>

### Premium Due by Effective Date of Coverage.

Based upon the payment plan you select, the following down payment is due:

Annual	\$33,583
50/50	\$16,792
25/6	\$8,396

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### Payment Coupon Please Make Checks Payable to:

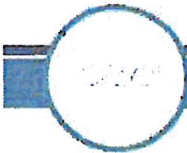
Named Insured:	Morton Grove Niles Water
Quote Number:	R1-1001227-1819-01
Package Premium Remitted:	

Illinois Counties Risk Management Trust  
6580 Solution Center  
Chicago, IL 60677-6005

**PROPERTY SCHEDULE**

**Morton Grove Niles Water Commission**

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	PIO VALUE
	Underground Piping - Limited to Within 1,000 feet of scheduled building	, IL	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$6,100,000	\$0	
1.1	Pump Station	7900 Nagle Morton Grove, IL 60053	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$7,535,217	\$0	
1.2	Standpipe	7900 Nagle Morton Grove, IL 60053	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$8,386,721	\$0	
2.1	Booster Station	2551 Church Evanston, IL 60201	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,000,406	\$0	
<b>TOTAL BUILDING VALUE</b>						<b>\$25,022,344</b>	
<b>TOTAL BPP VALUE</b>						<b>\$0</b>	
<b>TOTAL PROPERTY IN THE OPEN VALUE</b>							
<b>TOTAL INSURED VALUE</b>						<b>\$25,022,344</b>	



## Executive Summary

Alliant Insurance Services' Public Entity Team is pleased to be presenting the insurance placement for the Morton Grove Niles Water Commission for the December 1<sup>st</sup>, 2018 to December 1<sup>st</sup>, 2019 policy period. The program terms, conditions, pricing, and retentions are outlined in detail on the following pages.

This provides coverage for Property, Automobile Liability, General Liability, Public Officials Liability and Employment Practices Liability, Excess Liability, Cyber Liability and Crime Coverage.

No worker compensation coverage is provided.

We approached five different carriers for options and two options were compared. A comparison is included that reviews the coverages, limits and deductibles. A market list is also provided of carriers approached.

We feel that the renewal with ICRMT provides the best coverage overall for a premium of \$33,583. The coverage highlights are:

- Property coverage for \$25M in values
- Public Officials' coverage that include Employment Practices coverage
- Non Owned and Hired Auto Liability
- Limits for crime and cyber coverage
- \$9M in excess liability limits

A note in terms of coverage:

- We should clarify that most carriers provide property coverage for their underground pipes only up to 1,000 for a facility. The pipes would have to be impacted by a covered property event such as a tornado, earthquake or fire. We are not aware of any other water facility that insures underground pipes, beyond this 1,000 feet, for this reason.
- Property coverage DOES NOT include coverage for problems caused by wear and tear.

If you have any questions regarding this proposal, let us know.

Morton Grove Niles Water Commission

Insurance Proposal

Premium Comparison Exhibit

Coverage	Expiring 12/1/17-12/1/2018	Renewal - Option 1 12/1/18-12/1/19	Renewal - Option 2 12/1/18-12/1/19
<b><u>PROPERTY</u></b>			
Carrier	No Coverage	ICRMT	Tokio Marine Spec.
A.M. Best Rating		N/A	A++ XV
Building and Contents	\$0	\$25,022,344	\$18,947,344
Deductible		\$5,000	\$1,000
Property Annual Premium	N/A	\$21,672	Included

**GENERAL LIABILITY - OCCURRENCE**

Carrier	ICRMT	ICRMT	Tokio Marine Spec.
A.M. Best Rating	N/A	N/A	A++ XV
Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
General Annual Aggregate	\$3,000,000	\$3,000,000	\$3,000,000
Products/Completed Ops. Annual Aggregate	\$1,000,000	\$1,000,000	Included
Medical Payments - Each Person	\$5,000	\$5,000	\$10,000
Deductible	\$1,000	\$1,000	\$0
General Liability Annual Premium (incl. TRIA)	\$3,805	\$2,561	Included

**PUBLIC OFFICIALS LIABILITY**

	ICRMT	ICRMT - incl EPL	Tokio Marine Spec. - EPL not incl
Carrier			
A.M. Best Rating	N/A	N/A	A++ XV
Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000	\$3,000,000
Deductible	\$2,500	\$2,500	\$5,000
Claims Made	Yes	Yes	Yes
Retroactive Date	10/12/2017	10/12/2017	Inception
Public Officials Annual Premium	Included	\$6,137	Included

**AUTOMOBILE LIABILITY/PHYSICAL DAMAGE**

Carrier	ICRMT	ICRMT	No coverage
A.M. Best Rating	N/A	N/A	
Limit (Hired and Non-Owned Only)	\$1,000,000	\$1,000,000	\$0
Deductible	\$0	\$0	
Exposures - Owned Units	0	0	
Automobile Annual Premium	Included	\$1,086	N/A

**CYBER LIABILITY**

Carrier	ICRMT	ICRMT	No Coverage
A.M. Best Rating	N/A	N/A	
Privacy & Network Security Coverage - Each Claim	\$50,000	\$100,000	\$0
Annual Aggregate	\$100,000	\$100,000	
Deductible	2,500	2,500	
Claims Made	Yes	Yes	
Retroactive Date	10/12/2017	10/12/2017	

Ed. 11/19/2018



**Morton Grove Niles Water Commission**

Insurance Proposal

Coverage	Expiring 12/1/17-12/1/2018	Renewal - Option 1 12/1/18-12/1/19	Renewal - Option 2 12/1/18-12/1/19
Cyber Liability Annual Premium	Included	\$610	N/A

**EXCESS LIABILITY**

Carrier	ICRMT	ICRMT	Tokio Marine Spec.
A.M. Best Rating	N/A	N/A	A++ XV
Limit	\$4,000,000	\$9,000,000	\$4,000,000
Underlying	\$1,000,000	\$1,000,000	\$1,000,000
Annual Excess Premium	\$1,578	\$1,017	Included

**CRIME**

Carrier	No Coverage	ICRMT	No Coverage
A.M. Best Rating		N/A	
Limit of Liability	\$0	\$500,000	\$0
Deductible		\$1,000	
Annual Crime Premium	N/A	\$500	N/A
Total Property/Casualty Annual Premium	\$5,383	\$33,583	\$32,324

**Subjectivities to Binding**

**ICRMT**

None

**NAWC Insurance Program (Tokio Marine)**

1. Signed Acord Applications
2. Signed Supplemental Application
3. Signed Statement of Values

## Market List - MGNWC

Carrier	Response
ICRMT	Quoted
Phildelphia /Tokio Marine	Quoted
Trident	Declined - Cook County exposures
Allied Public Risk	Cannot compete with ICRMT
Glatfelter	Indicated higher price - needed more information to quote

Hi Bill –

Here is an answer from a carrier of water risks regarding pipe coverage for property and liability:

*We only cover above and below ground piping on a scheduled premise and up to 1000 ft from that scheduled premise. We do not cover piping throughout the entire system itself nor is it our intent to insure the entire piping infrastructure. Most of our common competitors are consistent with us, although some may have a 100 ft limitation or only cover up to \$100,000 for above/below ground piping. I don't know anyone who insures the entire piping infrastructure. We also cover wells, particularly the underground pumps, controls, etc. but we won't cover the concrete casing/lining. Depending on pump depth, a higher deductible may apply. In terms of using values for piping, either piping values within 1000 ft are provided on the SOV along with that location's Building and BPP values OR inflated Building and BPP values are provided that includes the piping values. I would say most provide the latter.*

*From a liability stand point, I assume you mean pipe breaks that may cause BI/PD. There would have to be negligence for our policy to respond to breaks, so if its simply wear and tear we would decline. However, if its inadequate pressure monitoring that causes a line break and third party property damage, yes our form would respond. Each GL claim needs to be evaluated on its own merits.*

**Thomas Collins**

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CA License No. 0803093

STATE OF ILLINOIS    )  
                                  ) SS  
COUNTY OF COOK     )

**CLERK’S CERTIFICATE**

I, John Pietron, Clerk of the Morton Grove-Niles Water Commission, Cook County, State of Illinois, certify that the attached and foregoing is a true and correct copy of that certain Resolution now on file in my office, entitled:

**RESOLUTION NO 18-57  
AUTHORIZING THE APPROVAL AND EXECUTION OF A PROFESSIONAL SERVICE  
AGREEMENT BETWEEN THE MORTON GROVE-NILES WATER COMMISSION AND ILLINOIS  
COUNTIES RISK MANAGEMENT TRUST FOR INSURANCE COVERAGE AND RELATED  
SERVICES FOR THE PERIOD FROM DECEMBER 1, 2018 THROUGH NOVEMBER 30, 2019**

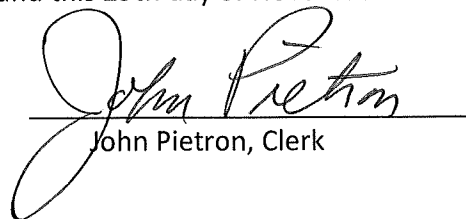
which Resolution was passed by the Board of Commissioners of the Morton Grove-Niles Water Commission at a Regular Meeting held on the 29th day of November 2018, at which meeting a quorum was present.

I further certify that the vote on the question of the passage of said Resolution by the Board of Commissioners of the Morton Grove-Niles Water Commission was taken by Ayes and Nays and recorded in the minutes of the Board of Commissioners of the Morton Grove-Niles Water Commission, and that the result of said vote was as follows, to-wit:

**AYES:**           John Pietron, Mark Fowler and Steven Vinezeano  
**NAYS:**           None  
**ABSENT:**       None

I do further certify that the original Resolution, of which the foregoing is a true copy, is entrusted to my care for safekeeping, and that I am the lawful keeper of the same.

**IN WITNESS WHEREOF**, I have hereunto set my hand this 29th day of November 2018.

  
\_\_\_\_\_  
John Pietron, Clerk