



## J. Sterling Morton High School District 201

# Workers' Compensation Insurance Proposal

Presented by Kathy Salinas  
Presented on November 7, 2025

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## Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 10th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant has a broad reach that covers a wide range of industries, including:

- Agriculture
- Aviation
- Construction
- Energy and Marine
- Environmental
- Healthcare
- Financial Institutions
- Law
- Public Entity
- Real Estate
- Tribal Nations
- And many more

## Alliant Advantages

|  | Alliant | Competition |
|--|---------|-------------|
| 90 years of leadership in meeting the insurance needs of businesses and public entities across the US.   | ✓       |             |
| National presence with best-in-class resources and expertise.  | ✓       |             |
| Privately owned and operated.  | ✓       |             |
| Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship. | ✓       |             |
| A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.   | ✓       |             |
| A diverse team of industry specialists who understand the unique needs of your business.   | ✓       |             |
| Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing                                | ✓       |             |
| State-licensed support staff.  | ✓       |             |
| A full-service approach that includes risk management services to help identify hazards and present options.   | ✓       |             |
| Workers' compensation insurance claims management at no additional charge.   | ✓       |             |

## Your Service Team

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**Executive Vice President**

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**Vice President, Loss Control Consultant –**  
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**Larry Rosen**  
**Claims Advocate-Lead**

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## Named Insureds

J. Sterling Morton High School District 201

### NAMED INSURED DISCLOSURE

- Name Insured(s) should match State of Incorporation filing. Inform Alliant if there is a difference or change
- The First Named Insured policy status granted includes certain rights and responsibilities. These responsibilities do not apply to other Named Insureds on the policy. Some examples for First Named Insured status include; (1) being designated to act on behalf of all insureds for making policy changes, (2) receiving of correspondence, (3) distributing claim proceeds, and (4) making premium payments
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act.

## Loss Summary

### WORKERS' COMPENSATION

| Insurance Company | Policy Term         | Total Claim Count | Open Claim Count | Total Paid         | Total Reserves     | Total Incurred     | Valuation Date |
|-------------------|---------------------|-------------------|------------------|--------------------|--------------------|--------------------|----------------|
| IPRF              | 01/01/25 - 01/01/26 | 26                | 18               | \$175,009          | \$459,057          | \$634,066          | 9/24/2025      |
| IPRF              | 01/01/24 - 01/01/25 | 50                | 9                | \$273,717          | \$577,446          | \$851,164          | 9/24/2025      |
| IPRF              | 01/01/23 - 01/01/24 | 48                | 4                | \$306,716          | \$294,067          | \$600,783          | 9/24/2025      |
| IPRF              | 01/01/22 - 01/01/23 | 55                | 3                | \$461,194          | \$171,873          | \$633,068          | 9/24/2025      |
| IPRF              | 01/01/21 - 01/01/22 | 40                | 0                | \$388,257          | \$0                | \$388,257          | 9/24/2025      |
| IPRF              | 01/01/20 - 01/01/21 | 33                | 0                | \$303,853          | \$0                | \$303,853          | 9/24/2025      |
| IPRF              | 01/01/19 - 01/01/20 | 63                | 0                | \$392,212          | \$0                | \$392,212          | 9/24/2025      |
| IPRF              | 01/01/18 - 01/01/19 | 50                | 0                | \$364,997          | \$0                | \$364,997          | 9/24/2025      |
| IPRF              | 01/01/17 - 01/01/18 | 58                | 1                | \$257,208          | \$46,239           | \$303,447          | 9/24/2025      |
| IPRF              | 01/01/16 - 01/01/17 | 57                | 0                | \$189,195          | \$0                | \$189,195          | 9/24/2025      |
| IPRF              | 01/01/15 - 01/01/16 | 56                | 0                | \$353,247          | \$0                | \$353,247          | 9/24/2025      |
| <b>Total</b>      |                     | <b>536</b>        | <b>35</b>        | <b>\$3,465,605</b> | <b>\$1,548,682</b> | <b>\$5,014,287</b> |                |

## Loss Summary – Continued

### Large Loss Summary (Excess of \$10,000)

| Date of Loss | Claimant            | Total Paid | Total Reserves | Total Incurred | Details of Loss   |
|--------------|---------------------|------------|----------------|----------------|---|
| 01/10/18     | Tinken, Elizabeth   | \$ 275,093 | \$ -           | \$ 275,093     | Missed steps, fell, left shin area                      |
| 05/18/21     | Newcomb, Walter     | \$ 225,019 | \$ -           | \$ 225,019     | Removing chains from tractor tire                       |
| 07/26/23     | Castanon, Luis      | \$ 80,220  | \$ 131,818     | \$ 212,038     | During rugby drill, left knee twisted                   |
| 06/05/24     | Thomas, Gerard      | \$ 22,585  | \$ 151,277     | \$ 173,862     | Fell over uneven sidewalk, bilateral knee injuries      |
| 01/26/24     | Groeper, Brenda     | \$ 52,428  | \$ 114,922     | \$ 167,350     | Breaking up fight between students, left arm            |
| 11/09/22     | Hernandez, Roberto  | \$ 156,735 | \$ -           | \$ 156,735     | Separating fighting students, arm and fingers           |
| 11/30/20     | Fiore, James        | \$ 150,124 | \$ -           | \$ 150,124     | Stood up after kneeling on ground working on flr bases  |
| 03/10/23     | Richards, Marcie    | \$ 80,177  | \$ 64,424      | \$ 144,601     | Tripped on steps, back, neck, Right knee/leg, Left hand |
| 09/16/04     | Gomez, Julia        | \$ 67,152  | \$ 76,277      | \$ 143,429     | Fell off of a chair, landed on wrist, head              |
| 03/21/22     | Abemathy, Mary      | \$ 128,151 | \$ -           | \$ 128,151     | Pushing cart to transport stock into freezer            |
| 10/19/15     | Reberski, Alan      | \$ 127,184 | \$ -           | \$ 127,184     | Moving boxes  |
| 12/08/17     | Tomkins, Angela     | \$ 67,533  | \$ 46,239      | \$ 113,772     | Student dismounted on to right shoulder                 |
| 06/10/19     | Reberski, Alan      | \$ 111,824 | \$ -           | \$ 111,824     | Replacing pipe using wrench, rotator cuff tear          |
| 03/25/25     | Schultz, Denise     | \$ 18,155  | \$ 93,052      | \$ 111,208     | Crashed scooter, cut, left lower leg                    |
| 01/28/19     | Hernandez, Roberto  | \$ 111,069 | \$ -           | \$ 111,069     | Slip/Fall Stairs carrying work items, RCT rt. Shoulder  |
| 03/12/25     | Castro, Jaime       | \$ 72,509  | \$ 37,653      | \$ 110,162     | Fell downstairs injured multiple body parts             |
| 11/16/16     | Mantucca, Arthur    | \$ 102,199 | \$ -           | \$ 102,199     | Student grabbed employee's arms                         |
| 08/17/22     | Jaramillo, Graciela | \$ 31,122  | \$ 64,778      | \$ 95,900      | Pour pot of water into sink, right elbow                |
| 12/09/24     | Zurita, Martha      | \$ 26,765  | \$ 66,504      | \$ 93,269      | Struck filing cabinet during seizure, brain, face       |
| 09/14/22     | Jackson, Joyce      | \$ 39,731  | \$ 48,568      | \$ 88,298      | Trip over laptop cord, fell, back, right hip            |
| 12/20/24     | Gomez, Arlette      | \$ 26,406  | \$ 61,439      | \$ 87,845      | Trip over stool, fell, left shoulder                    |
| 02/06/23     | Hutchens, Debbie    | \$ 16,276  | \$ 70,810      | \$ 87,086      | Walking down the stairs, left elbow, ribs               |
| 02/06/19     | Zabojnik, Mark      | \$ 85,701  | \$ -           | \$ 85,701      | Electric Shock, Open Wound, Nerve Damage                |
| 03/12/15     | Davids, Odalis      | \$ 79,759  | \$ -           | \$ 79,759      | Back pain after lifting box                             |
| 08/29/05     | Brassard, Sherrie   | \$ 2,803   | \$ 76,036      | \$ 78,839      | Tripped over mat, broken right humerus and blood clot   |
| 11/28/17     | Ames, Randal        | \$ 66,294  | \$ -           | \$ 66,294      | Running, dribbling down court, right knee               |
| 07/23/25     | Marquez, Christian  | \$ 1,256   | \$ 63,817      | \$ 65,073      | Lifted lab table, injured right ACL & meniscus          |
| 10/24/24     | Hovanes, Joseph     | \$ 25,281  | \$ 39,133      | \$ 64,414      | Ball can between legs, step strange, right knee         |
| 09/30/20     | Richards, Marcie    | \$ 60,910  | \$ -           | \$ 60,910      | Fell on uneven ground in parking lot                    |
| 09/01/21     | Mijangos, Susan     | \$ 60,455  | \$ -           | \$ 60,455      | Pulled shoulder while moving milk crates in cooler      |
| 12/01/22     | Hernandez, Rosalba  | \$ 1,437   | \$ 58,528      | \$ 59,965      | Combative student threw object, right cheek             |



## Loss Summary – Continued

### Large Loss Summary (Excess of \$10,000)

| Date of Loss | Claimant            | Total Paid | Total Reserves | Total Incurred | Details of Loss  |
|--------------|---------------------|------------|----------------|----------------|--|
| 06/26/15     | Kuzniewski, Michael | \$ 58,731  | \$ -           | \$ 58,731      | Missed step walking down stairs                          |
| 01/07/25     | Hunter, Andre       | \$ 31,768  | \$ 26,471      | \$ 58,239      | Slip on ice, back of head, lip                           |
| 07/02/25     | Cokinis, George     | \$ 5,944   | \$ 44,821      | \$ 50,765      | Hot water pipe burn neck, ladder fell, left shoulder     |
| 08/07/23     | Delgado, Johnny     | \$ 22,066  | \$ 27,014      | \$ 49,081      | Lifting a chair, left shoulder                           |
| 03/08/23     | Navarro, Lazaro     | \$ 48,942  | \$ -           | \$ 48,942      | Slipped in the hallway, left ankle                       |
| 08/23/19     | Fiore, James        | \$ 48,682  | \$ -           | \$ 48,682      | Filling holes, installing door sweeps, bending, back     |
| 09/08/16     | Trachsler, Cynthia  | \$ 48,070  | \$ -           | \$ 48,070      | Breaking up altercation, fell hit right elbow/knee       |
| 09/25/18     | Cavanaugh, Kristy   | \$ 47,528  | \$ -           | \$ 47,528      | Lt. knee, rt. Ankle, foot pain, slip in water            |
| 02/06/20     | Bills, Jeff         | \$ 45,510  | \$ -           | \$ 45,510      | Slipped shoveling snow and injured knee                  |
| 03/19/24     | Walker, Rathel      | \$ 14,761  | \$ 30,480      | \$ 45,241      | Slipped walking down stage steps, left knee, right arm   |
| 06/09/17     | Loconte, Anthony    | \$ 44,941  | \$ -           | \$ 44,941      | Fell to floor, back, neck, head was cut                  |
| 08/25/21     | Hernandez, Veronica | \$ 44,349  | \$ -           | \$ 44,349      | Pushed into door/locker while separating students        |
| 09/21/22     | Van Ewyk, Jeffrey   | \$ 42,336  | \$ -           | \$ 42,336      | Walking down stairs, twisted left knee                   |
| 01/07/25     | Delmonico, William  | \$ 9,546   | \$ 30,270      | \$ 39,816      | Slipped on ice, multiple body parts                      |
| 01/25/25     | Kozlowski, Natalie  | \$ 9,970   | \$ 29,112      | \$ 39,081      | Moving score table, smashed, cut left hand               |
| 09/09/15     | Stepanek, Kimberley | \$ 38,305  | \$ -           | \$ 38,305      | Strained Back Lifting Milk Crates                        |
| 08/10/20     | Newcomb, Walter     | \$ 30,964  | \$ -           | \$ 30,964      | Pick up Garbage, step in low spot, twisted Left Knee     |
| 09/05/24     | Kozlowski, Natalie  | \$ 1,658   | \$ 26,727      | \$ 28,384      | While sitting in stands soccer ball hit face             |
| 05/12/17     | Cirolia, Vincenzo   | \$ 25,847  | \$ -           | \$ 25,847      | Slip on water on floor, left forehead, knee, forearm     |
| 11/11/21     | Chattoraj, Tara     | \$ 24,712  | \$ -           | \$ 24,712      | Student ran into EE trying to get to other student       |
| 03/24/23     | Hall, Russell       | \$ 24,227  | \$ -           | \$ 24,227      | Dry erase board fell, head                               |
| 05/22/24     | Bishop, Brad        | \$ 11,369  | \$ 10,689      | \$ 22,057      | Smashed finger attaching trailer to back of truck        |
| 03/14/18     | Guzman, Llaqueni    | \$ 21,704  | \$ -           | \$ 21,704      | Slipped, lower/upper back, left neck and face pain       |
| 04/08/19     | Campbell, Toni      | \$ 19,711  | \$ -           | \$ 19,711      | Stray ball struck right ear, face, jaw, head             |
| 08/08/22     | Cimmer, Jeffrey     | \$ 19,563  | \$ -           | \$ 19,563      | Left foot ran over by cart he was pulling                |
| 04/29/15     | Olivares, Anel      | \$ 15,974  | \$ -           | \$ 15,974      | Slapped left knee on loading dock step                   |
| 02/22/17     | Moriarty, Robert    | \$ 15,290  | \$ -           | \$ 15,290      | Move boxes of paint, strain right side abdominal hernia  |
| 09/08/16     | Stepanek, Kimberley | \$ 14,655  | \$ -           | \$ 14,655      | Reaching pulling milk crate from two coolers, lower back |
| 12/02/17     | Mitre, Eugenia      | \$ 13,922  | \$ -           | \$ 13,922      | Tables fell over, hit left lower leg                     |
| 06/15/15     | Cowell, William     | \$ 13,575  | \$ -           | \$ 13,575      | Pick up desk mover, left finger was pinched              |
| 08/20/21     | Mezal, Olga         | \$ 11,113  | \$ -           | \$ 11,113      | Cooler door fell down, hit above right eyebrow           |

## Workers' Compensation Coverage

### Insurance Company

A.M. Best Rating

Standard & Poor's Rating

Illinois Status

Illinois Public Risk Fund

Not Rated

Not Rated

Non-Admitted (Pool)

### Policy/Coverage Term

January 1, 2026 to January 1, 2027

### Policy #

TBD

### Limits

Workers Compensation

Statutory

Employers Liability Limit:

Bodily Injury by Accident

\$ 3,000,000

Bodily Injury by Disease – Each Employee

\$ 3,000,000

Bodily Injury by Disease – Policy Limit

\$ 3,000,000

### Deductible Per Claim

\$ 500,000

### Policy Auditable


Annually at Expiration

### Quote Valid Until

January 1, 2026

### Binding Conditions

- Payrolls are subject to annual audit
- After one year anniversary, a member may only withdraw from the Fund upon giving 90 days written notice to IPRF. If notice is given after the policy effective date, a short-rate penalty may apply.



It is imperative that Alliant and/or the carrier be notified IMMEDIATELY when a policyholder hires employees and/or begins operations in any state not listed in PART 3 A on the INFORMATION PAGE of the policy. Failure to obtain a workers' compensation policy in some states may result in substantial fines levied on the policyholder dating back to the original date of hire. Coverage for other states under PART 3 C. (OTHER STATES INSURANCE) of the workers' compensation policy may not fulfill the coverage verification requirement imposed by some states.

**See Disclaimer Page for Important Notices and Acknowledgement**



## Premium Summary and Comparison

| Classification   | Class Code | 2024-2025 Program - IPRF<br>\$250,000 Deductible Per Claim |       |                    | 2025-2026 Expiring Program - IPRF<br>\$500,000 Deductible Per Claim |       |                    | 2026-2027 Renewal Option - IPRF<br>\$500,000 Deductible Per Claim |       |                    | 2026-2027 Renewal Option - IPRF<br>\$250,000 Deductible Per Claim |       |                    | 2026-2027 Renewal Option - IPRF<br>Guaranteed Cost - \$0 Deductible Per Claim |        |                    |
|--|------------|--|-------|--------------------|---|-------|--------------------|---|-------|--------------------|---|-------|--------------------|---|--------|--------------------|
|  |            | Estimated Payrolls   | Rates | Estimated Premiums | Estimated Payrolls  | Rates | Estimated Premiums | Estimated Payrolls  | Rates | Estimated Premiums | Estimated Payrolls  | Rates | Estimated Premiums | Estimated Payrolls  | Rates  | Estimated Premiums |
| Teacher/College Professional                               | 8868       | \$69,812,066   | 0.197 | \$137,530          | \$65,072,924  | 0.090 | \$58,566           | \$74,329,915  | 0.094 | \$69,870           | \$74,329,915  | 0.191 | \$141,970          | \$74,329,915  | 0.486  | \$361,243          |
| Schools - All Other Employees                              | 9101       | \$9,343,256  | 2.084 | \$194,713          | \$10,946,978  | 0.958 | \$104,872          | \$9,903,851   | 1.002 | \$99,237           | \$9,903,851   | 2.048 | \$202,831          | \$9,903,851   | 5.202  | \$515,198          |
| School Bus Drivers   | 7380       | \$12,069   | 5.150 | \$622              | \$42,000  | 2.152 | \$904              | \$12,672  | 2.474 | \$314              | \$12,672  | 5.059 | \$641              | \$12,672  | 12.852 | \$1,629            |
| <b>Subtotal</b>  |            | <b>\$79,167,391</b>  |       | <b>\$332,865</b>   | <b>\$76,061,902</b>   |       | <b>\$164,342</b>   | <b>\$84,246,438</b>   |       | <b>\$169,421</b>   | <b>\$84,246,438</b>   |       | <b>\$345,442</b>   | <b>\$84,246,438</b>   |        | <b>\$878,070</b>   |
| IPRF Administrative Fee                                    |            |  | 0.03  | \$9,986            |   | 0.03  | \$4,930            |   | 0.03  | \$5,083            |   | 0.03  | \$10,363           |   | 0.03   | \$26,342           |
| Claim Administration Costs                                 |            |  |       | Included           |   |       | Included           |   |       | Included           |   |       | Included           |   |        | Included           |
| <b>TOTAL ESTIMATED WORKERS' COMPENSATION PREMIUM:</b>      |            |  |       | <b>\$342,851</b>   |   |       | <b>\$169,272</b>   |   |       | <b>\$174,504</b>   |   |       | <b>\$355,805</b>   |   |        | <b>\$904,412</b>   |
| Estimated/Actual Losses*                                   |            |  |       | \$851,164          |   |       | \$634,066          |   |       | \$1,080,000        |   |       | \$960,000          |   |        | N/A                |
| <b>TOTAL ESTIMATED WORKERS' COMPENSATION PROGRAM COST:</b> |            |  |       | <b>\$1,194,015</b> |   |       | <b>\$803,338</b>   |   |       | <b>\$1,254,504</b> |   |       | <b>\$1,315,805</b> |   |        | <b>\$904,412</b>   |

\*Losses are based upon the District's actual losses for 24/25 and 25/26, and estimated for future years based upon 10 year historical losses. Please note that the 25/26 losses are not fully developed and will most likely increase over time.

## Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at [www.alliant.com](http://www.alliant.com). For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at [www.ambest.com](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://www.standardandpoors.com).

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

## NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

## Privacy

At Alliant, one of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in Alliant's collecting or sharing certain types of information about you in order to provide the products and services you expect from us. Please take the time to read our full Privacy Policy posted at [www.alliant.com](http://www.alliant.com), and contact your Alliant service team should you have any questions.

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## Other Disclosures / Disclaimers

### FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

### NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

## Other Disclosures / Disclaimers - Continued

### Guarantee Funds

Established by law in every state, guaranty funds are maintained by a state's insurance commissioner to protect policyholders in the event that an insurer becomes insolvent or is unable to meet its financial obligations. *If your insurance carrier is identified as 'Non-Admitted', your policy is not protected by your state's Guaranty Fund.*

### Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

### Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another state, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Permanent operations outside the United States, Canada or Puerto Rico.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

## Other Disclosures / Disclaimers - Continued

### Certificates / Evidence of Insurance

A Certificate or Evidence is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy, nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or recipient.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a Certificate or Evident of Insurance, you may be required to name your landlord, client or customer on your policy as a loss payee on property insurance or as an additional insured on liability insurance. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.
- An additional insured endorsement will most likely not provide notification of cancellation. Some insurance companies use a "blanket" additional insured endorsement that provides coverage automatically when it is required in a written contract. Most insurance companies do not want to be notified of all additional insureds when there is a blanket endorsement on the policy. If a notice of cancellation is required for the additional insured party, you must notify us immediately and we will request an endorsement from your insurance company. There may be an additional premium for adding a notice of cancellation endorsement for an additional insured.

***See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.***



## Flood Disclosure

Flooding is a serious threat to both personal and commercial clients. Flooding can happen anywhere, not just zone referred to as high-risk areas (Special Flood Hazard Area). Your Alliant team is ready to explain how it works and the associated costs.

### Basic Facts

Congress created the NFIP in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of damage caused by floods. The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. The NFIP is self-supporting for the average historical loss year. This means that unless there is a widespread disaster, operating expenses and flood insurance claims are financed through premiums collected.

Commercial buildings or residential dwellings owned by commercial entities are considered commercial property. All others are residential dwellings

The [FEMA Summary for Commercial Property](#) and [FEMA Standard Summary of Coverage](#) provide information on the following:

- Types of Flood Insurance Coverage
- What is a Flood- “a General and temporary condition of partial or complete inundation of two or more acres of normally dry land area”...
- Deductibles – various options to meet your financial needs
- What is Covered and What is Not
- The valuation of the Property – Actual Cash Value or Replacement Cost

### Additional Information

- Flood Zones-
  - <https://www.fema.gov/flood-zones>
- Excess Flood Insurance (contact your Producer for additional information)
  - Increased limits over the maximum flood limit provided by NFIP

### FEMA Glossary of Flood Terms

<https://www.fema.gov/national-flood-insurance-program/definitions>

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Please indicate your selection:

- ☐ I would like to receive a flood quote
- ☐ I do NOT wish to purchased flood insurance

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Name Printed / Typed: \_\_\_\_\_

Company Name: \_\_\_\_\_

## Optional Coverages

The following represents a list of insurance coverages that may not be included in this proposal but are optional and may be available with further underwriting information. This list is not inclusive of all coverages and if you have questions contact your Alliant representative. If you would like addition quotes please check Yes/No across from the coverage below, sign and return.

### Target Coverages

|  | Yes  | No                       |
|--|--|--------------------------|
| <b>CRIME</b>   |  |                          |
| Employee Dishonesty  | <input type="checkbox"/>   | <input type="checkbox"/> |
| Computer Fraud   | <input type="checkbox"/>   | <input type="checkbox"/> |
| Social Engineering   | <input type="checkbox"/>   | <input type="checkbox"/> |
| Increased Limits   | <input type="checkbox"/>   | <input type="checkbox"/> |
| <b>CYBER RISK</b>  | <input type="checkbox"/>   | <input type="checkbox"/> |
| <b>FLOOD INSURANCE</b>   | <input type="checkbox"/>   | <input type="checkbox"/> |
| <b>MANAGEMENT LIABILITY</b>  |  |                          |
| Directors & Officers Liability   | <input type="checkbox"/>   | <input type="checkbox"/> |
| Employment Practices Liability   | <input type="checkbox"/>   | <input type="checkbox"/> |
| Fiduciary Liability  | <input type="checkbox"/>   | <input type="checkbox"/> |
| <b>UMBRELLA / EXCESS LIABILITY</b> (Increased Liability Limits)                                  | <input type="checkbox"/>   | <input type="checkbox"/> |
| Selecting the "Reject All or Accept All" option will override any selections you have made above | <input type="checkbox"/> Reject All<br><input type="checkbox"/> Accept All for Consideration |                          |

\_\_\_\_\_  
Signature of Authorized Insurance Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Printed / Typed Name

## Optional Coverages – Continued

### Other Coverage Options

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here which are unique to your organization.

- Business Income/Extra Expense
- Earthquake
- Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability
- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

## Glossary of Insurance Terms

Below are links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/university-resources/insurance-glossary-free>

<https://consumers.ambest.com/content.aspx?rec=261613>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

## Request to Bind Coverage

### J. Sterling Morton High School District 201

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

| Coverage Line         | Bind Coverage for:       |
|-----------------------|--------------------------|
| Workers' Compensation | <input type="checkbox"/> |

**Did you know that Alliant works with premium financing companies?  
Are you interested in financing your annual premium?**

| Yes, please provide us with a financing quote. | No, we do not wish to finance our premium. |
|--|--|
| <input type="checkbox"/>                       | <input type="checkbox"/>                   |

*This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.*

|  |                      |
|--|----------------------|
| _____<br><b>Signature of Authorized Insured Representative</b> | _____<br><b>Date</b> |
| _____<br><b>Title</b>  |                      |
| _____<br><b>Printed / Typed Name</b>                           |                      |

**This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.***