

LINCOLNWOOD SCHOOL DISTRICT 74 PROPOSAL

EFFECTIVE: 01/01/2021 - 01/01/2022

PREPARED FOR:
LINCOLNWOOD SCHOOL DISTRICT 74
6950 N EAST PRAIRIE RD.
LINCOLNWOOD, IL 60712



PROVIDED ON: 11/18/2020

PROPOSAL EXPIRATION DATE: 1/1/2021

Liberty Mutual Insurance is the marketing name for the property and casualty insurance operations of Liberty Mutual Insurance Company and its' affiliates, 175 Berkeley Street, Boston, MA 02116. Not all insurance coverages are available in all states and policy terms may vary based on individual state requirements. This proposal may include a policy from a Liberty Mutual nonadmitted surplus lines affiliate that is not licensed in your state. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers.

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Please refer to the attached documents for details about other lines of business.

Account Team



Daniel Corsiuk
Underwriter

312-761-7423
[Email me](#)

Responsible for account underwriting and a liaison for the Broker/Customer

- Account Pricing
- Business Coordination
- Policy Coverage
- Risk Evaluation/Loss and Hazard Analysis

Summary

Line of Coverage	Effective Date	Rating Plan	Underwriting Company	Pay Plan		Estimated Annual Premium*
Commercial Auto	01/01/2021	Guaranteed Cost	LM Insurance Corporation	Monthly 15%/11		\$3,119
General Liability	01/01/2021	Guaranteed Cost	Lm Insurance Corporation	Monthly 15%/11		\$11,040
School Leaders Errors Omissions	01/01/2021	Guaranteed Cost	Liberty Mutual Fire Insurance Company	Monthly 15%/11		\$3,188
Property	01/01/2021	N/A	Liberty Mutual Fire Insurance Company	Monthly 15%/11		\$56,723
Crime	01/01/2021	Guaranteed Cost	Employers Insurance Company of Wausau	Monthly 15%/11		\$3,739
Umbrella	01/01/2021	Guaranteed Cost	Liberty Insurance Corporation	Monthly 15%/11		\$12,843
Total Estimated Premium						\$90,652

*Estimated annual premium includes Terrorism Risk Insurance Act (TRIA) premium, taxes, assessments and surcharges.

Payment Terms:

- Commissions will be paid in accordance with the payment plans established for the customer.
- Mid-Term premium endorsements will be: **Bill Now - Outside Payment Plan**
- **Customer** will be billed for premium, taxes, assessments, and surcharges.
- Pay Terms Offered: **Non-ACH**

Invoice

Remit payment to:

Liberty Mutual Insurance

P.O. Box 1449

New York, NY 10116-1449

Questions Call: 1-800-320-7582

LINCOLNWOOD SCHOOL DISTRICT 74

Pay Terms Offered*

Effective: 01/01/2021 to 01/01/2022

Line of Coverage	Pay Plan	Deposit Amount	Installment Amount	Grand Total
Commercial Auto	Monthly 15%/11	\$467.85	\$241.01	\$3,119.00
General Liability	Monthly 15%/11	\$1,656.00	\$853.09	\$11,040.00
School Leaders Errors Omissions	Monthly 15%/11	\$478.20	\$246.35	\$3,188.00
Property	Monthly 15%/11	\$8,508.45	\$4,383.14	\$56,723.00
Crime	Monthly 15%/11	\$560.85	\$288.92	\$3,739.00
Umbrella	Monthly 15%/11	\$1,926.45	\$992.41	\$12,843.00
Total Amount Due		\$13,597.80	\$7,004.93	\$90,652.00
Deposit Due Date		01/01/2021		

*Billing will also be set up in your online portal. Please contact your Client Service Representative for access.

This is not your actual invoice. It is an estimate based on proposed exposures, coverages, and is subject to change when the actual invoice is mailed by Customer Accounting Services under separate cover. We are offering this estimate for your information and planning. We are also providing you an ability to make payment now if your effective date is fast approaching as payment is required within 10 days of your effective date.

Customer will be billed for premium, taxes, assessments, and surcharges.

Mid-Term premium endorsements will be: **Bill Now - Outside Payment Plan**

Commercial Auto

Premium Details

Underwriting Company: **LM Insurance Corporation**
 Rating Plan: **Guaranteed Cost**
 Named Insured: **Lincolnwood School District 74**

Premium	
Estimated Premium	\$3,119
Taxes, Assessments & Surcharges	\$0
Michigan Catastrophic Claims Association (MCCA)	\$0
Total Estimated Premium with Taxes, Assessments & Surcharges	\$3,119

May be subject to audit.

Coverages	Symbols	Limits	Deductibles	Premium
Liability	08, 09	\$1,000,000	N/A	\$365
Personal Injury Protection	N/A	N/A	N/A	N/A
Added Personal Injury Protection	N/A	N/A	N/A	N/A
Auto Medical Payments	N/A	N/A	N/A	N/A
Uninsured Motorist	06, 08, 09	N/A	N/A	Included
Underinsured Motorist	06, 08, 09	N/A	N/A	Included
Physical Damage				
Comprehensive	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A
Towing and Labor	N/A	N/A	N/A	N/A
Hired Liability	N/A	\$1,000,000	N/A	\$1,898
Hired Physical Damage				
Comprehensive	N/A	N/A	N/A	N/A
Collision	N/A	N/A	N/A	N/A
Endorsements	N/A	Various	N/A	\$500

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
2016 Commercial Auto Miscellaneous Form Revisions Advisory Notice To Policyholders	CNA 90 15 11 16	
Alaska Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 89 10 13	
Assault, Battery, Abuse or Molestation Exclusion	AC 20 01 11 16	
Business Auto Coverage Form	CA 00 01 10 13	
Business Auto Declarations	AC 00 03 02 13	
Business Auto Declarations Extension Schedule - Hired or Borrowed Autos and Nonowned Autos	ACS 00 03 11 11	
Changes In Your Policy	AC 00 30 10 13	
Common Policy Conditions	IL 00 17 11 98	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 01 06	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 85 10 13	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 10 13	
Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism Above Minimum Statutory Limits	CA 23 87 01 06	
Forms Inventory	ACS 00 26 04 13	
Illinois Changes	CA 01 20 01 15	

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Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Illinois Changes - Cancellation And Nonrenewal	CA 02 70 01 18	
Illinois Changes - Civil Union	IL 01 47 09 11	
Illinois Changes-Defense Costs	IL 01 62 10 13	
Illinois Notice To Policyholders Regarding The Religious Freedom Protection And Civil Union Act	IL N 175 11 11	
Illinois Notice to Policyholders	SNI12010718	
Illinois Underinsured Motorists Coverage	CA 21 38 10 13	
Illinois Uninsured Motorists Coverage	CA 21 30 01 15	
Insured Mailer Page	CNI 90 04 01 12	
Item 3 - Schedule of Covered Autos You Own	ACS 00 24 04 13	
Liberty Mutual Group California Privacy Notice	SNI 04 01 01 20	
Named Insured Endorsement	AC 84 13 01 11	Named Insured: Lincolnwood School District 74
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	
Participating Provision	LIL 90 05 06 13	
Producer Mailer Page	CNI 90 05 01 12	
Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion	CA 23 45 11 16	
State Application of Terrorism Exclusion Endorsements Involving Nuclear, Biological Or Chemical Terrorism	AC 84 26 08 15	

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Commercial Auto

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Uninsured/Underinsured Motorists Insurance (UM/UIM) Schedule	ACS 21 02 04 13	
Washington Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism	CA 23 93 10 13	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Premium Details

Underwriting Company: **LM Insurance Corporation**
 Rating Plan: **Guaranteed Cost**
 Named Insured: **Lincolnwood School District 74**

Premium	
Estimated Coverage Premium	\$3,350
Estimated Endorsement Premium	\$7,585
Total Estimated Premium	\$10,935
Terrorism Risk Insurance Act (TRIA) Premium	\$105
Taxes, Assessments & Surcharges	\$0
Total Estimated Premium with TRIA, Taxes, Assessments & Surcharges*	\$11,040

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes, and/or written premium.
 May be subject to audit.

Coverages	Limits of Liability
General Aggregate Limit	\$2,000,000
Products/ Completed Operations Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You (or any premises)	\$100,000
Medical Expense Limit (any one person)	\$5,000
Employee Benefits Liability*	\$1,000,000
Employee Benefits Aggregate*	\$3,000,000

* Employee Benefits Liability Retroactive Date: 1/1/2021

General Liability

Forms & Endorsements

Common Policy Form

Form Name	Form Number	Fill-Ins
Common Policy Conditions	IL 00 17 11 98	
Illinois Notice To Policyholders Regarding The Religious Freedom Protection And Civil Union Act	IL N 175 11 11	
Inventory Coverage Forms/Parts, Endorsements, Enclosures	IC 00 42 07 09	

Coverage

Form Name	Form Number	Fill-Ins
Amendment Of Insured Contract Definition	CG 24 26 04 13	
Commercial General Liability Coverage Form	CG 00 01 04 13	
Corporal Punishment	CG 22 67 10 93	
Employee Benefits Liability Coverage	CG 04 35 12 07	Retroactive Date: 01/01/2021 Deductible: 1000 Aggregate Limit: \$3,000,000 Limit: \$1,000,000
Non-Cumulation Of Liability (Same Occurrence)	LC 25 13 08 08	
Personal And Advertising Injury - Occurrence Redefined	LC 29 06 08 08	
Personal And Advertising Injury Redefined - Definition Of Publication	LC 29 04 08 08	
Premium Responsibility	LC 99 36 02 13	
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17	
SEXUAL MISCONDUCT LIABILITY COVERAGE	LC 04 91 02 20	Fill-In: Limits Of Insurance: \$1,000,000 Each Sexual Misconduct \$1,000,000 Aggregate Sexual Misconduct

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Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Form Name	Form Number	Fill-Ins
		Sexual Misconduct Liability Deductible: \$5,000
School Amendatory Endorsement	LC 99 44 07 18	

Declaration

Form Name	Form Number	Fill-Ins
Commercial General Liability Declarations	LC 00 04 08 12	
Declarations Extension Schedule	LCS 00 02 05 12	
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12	
Declarations Extension Schedule - Miscellaneous Charges	LCS 00 03 05 12	

Notice to Policyholder

Form Name	Form Number	Fill-Ins
Liberty Mutual Group California Privacy Notice	SNI 04 01 01 20	
Policyholder Disclosure Terrorism Risk Insurance Act	SNI 90 02 01 20	

Other Exclusion

Form Name	Form Number	Fill-Ins
Access Or Disclosure Of Confidential Or Personal Information With Limited Bodily Injury Exception	CG 21 06 05 14	
Asbestos Exclusion	LC 21 01 06 05	
Discrimination Exclusion	LC 21 04 06 05	

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Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Form Name	Form Number	Fill-Ins
EXCLUSION - LAW ENFORCEMENT PROFESSIONAL LIABILITY	LC 21 110 08 18	
Employment - Related Practices Exclusion	CG 21 47 12 07	
Exclusion - Silica (Schools)	LC 21 111 02 14	
Exclusion - Trampolines	LC 21 112 02 14	
Fungi or Bacteria Exclusion (Legionella Bacterium Excluded)	LC 21 91 09 12	
Lead Exclusion	LC 21 06 06 07	
Nuclear Energy Liability Exclusion Endorsement (Broad)	IL 00 21 09 08	

Policy Cover

Form Name	Form Number	Fill-Ins
Participating Provision	LIL 90 05 06 13	

State Mandatory

Form Name	Form Number	Fill-Ins
Illinois Changes - Cancellation And Nonrenewal	CG 02 00 01 18	
Illinois Changes - Civil Union	IL 01 47 09 11	
Illinois Changes-Defense Costs	IL 01 62 10 13	

TRIA Exclusions

Form Name	Form Number	Fill-Ins
Alaska Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 93 01 15	
Arkansas Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 26 86 01 15	

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Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

General Liability

Forms & Endorsements

Form Name	Form Number	Fill-Ins
Cap On Losses From Certified Acts Of Terrorism	CG 21 70 01 15	
Cap On Losses From Certified Acts Of Terrorism	CG 21 70 01 15	
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	CG 21 76 01 15	

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

School Leaders Errors & Omissions

Premium Details

Underwriting Company: Liberty Mutual Fire Insurance Company
Rating Plan: Guaranteed Cost
Named Insured: LINCOLNWOOD SCHOOL DISTRICT 74

Coverages	Premium
School Leaders Errors & Omissions (SLEO) Premium	\$3,156
Non-Monetary Relief Defense Coverage	Included
Terrorism Risk Insurance Act (TRIA) Premium	\$32
Total Estimated Premium with TRIA Premium*	\$3,188

*TRIA Premium, Taxes, Surcharges & Assessments are estimates and are subject to change based upon coverage changes, exposure changes and/or final written premium.
May be subject to audit.

Coverages	Limits of Liability	Deductibles
Each Wrongful Act	\$1,000,000	\$10,000
Aggregate	\$1,000,000	-
Non-Monetary Relief Defense Coverage	\$1,000,000	\$10,000

This insurance does not apply to "wrongful acts" committed prior to the **Retroactive Date: 01/01/2021. Claims-made Inception Date: 01/01/2021.**

School Leaders Errors Omissions

Forms & Endorsements

Form Name	Form Number
Cap On Losses From Certified Acts Of Terrorism	LC 21 128 05 17
Declarations Extension Schedule	LCS 00 02 05 12
Declarations Extension Schedule - Classification Descriptions	LCS 00 01 05 12
Illinois Changes	LC 32 710 02 20
Illinois Changes - Cancellation And Nonrenewal	LC 32 649 02 20
Illinois Changes - Civil Union	LC 32 648 02 20
Public Entity Immunity And Tort Cap Preservation Endorsement	LIL 90 09 05 17
School Leaders Errors and Omissions Liability Coverage Form	LC 00 12 02 20
School Leaders Errors and Omissions Liability Declarations	LC 00 18 07 20

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

Property

Premium Details

Underwriting Company: **Liberty Mutual Fire Insurance Company**
Rating Plan: **Not Applicable**
Named Insured: **Lincolnwood School District 74**

Premium	
Policy Premium	
Excluding premium for "certified act(s) of terrorism" (TRIA)*	\$45,430
"Certified act(s) of terrorism" (TRIA)*	\$11,293
State or Municipal Taxes, Surcharges & Other	\$0
Total Policy Premium	\$56,723

The premiums shown for Surcharges, Assessments and Taxes are estimates only and are subject to adjustment. Final numbers will be reflected on the actual policy.

*Terrorism Risk Insurance Act

Total Insurable Values	
Real Property	\$78,809,679
Personal Property	\$7,065,880
Loss of Business Income/Rents	\$1,000,000
Total Insurable Values	\$86,875,559

A properly executed Loss of Income Worksheet must be received within 30 days of binding. Additional premium may be required at that time.

Property

Limits of Liability

Coverages	Limits of Liability*
All covered locations as per Statement of Values on file with us. Insurance does not apply at locations and/or coverages at locations unless a specific value is provided by you.	
Blanket Loss of Business Income	\$1,000,000
Blanket Extra Expense	\$1,000,000

*Limits of Liability are in any one occurrence, unless otherwise stated

Property

Standard Extensions

Standard Extensions of Coverage

Form Name	Form #	Limit of Liability and/or Fill-in(s)*
Accounts Receivable	RM1002	\$100,000
Arson Reward	RM1002	\$25,000
Computer Virus and Denial of Access	RM1002	\$25,000
Debris Removal Expense	RM1002	\$250,000
Except for windblown debris	RM1002	\$25,000
Deferred Payments	RM1002	\$25,000
Duty to Defend	RM1002	Included
Extended Period of Restoration	RM1002	Sixty (60) consecutive days
Fire Department Charges	RM1002	Included
Fine Arts	RM1002	\$100,000
Fungus Cleanup Expense	RM1002	Applicable limit of liability
Except if fungus results from a covered loss due to a peril insured against other than fire or lightning	RM1002	\$250,000
Installation of Personal Property or Personal Property of Others	RM1002	\$250,000
Lock and Key Replacement	RM1002	\$25,000
Personal Property of Employees	RM1002	Included
Plants, Trees or Shrubs	RM1002	\$100,000
Pollution Cleanup Expense from a specified peril	RM1002	Applicable Limit of Liability
Except, from a peril insured against other than a specified peril	RM1119	\$50,000 Annual Aggregate
Except, from land, soil, surface or ground water; or for testing performed in the course of extracting the pollutants from covered locations	RM1119	\$50,000 Annual Aggregate
Professional Fees	RM1119	\$50,000
Removal	RM1002	Ninety (90) days

*Limits of Liability are per occurrence, unless otherwise stated

Property

Optional Extensions

Optional Extensions of Coverage

Form Name	Form #	Limits of Liability and/or Fill-in(s)*
Course of Construction	RM1002	\$2,500,000
Demolition Cost, Increased Construction Cost and Operation of Building Laws	RM1002	
Demolition Cost	RM1002	\$500,000
Increased Construction Cost	RM1002	\$500,000
Operation of Building Laws	RM1002	\$500,000
Exhibitions, Expositions, Fairs or Trade Shows	RM1002	\$50,000
Miscellaneous Locations	RM1002	\$50,000 at each miscellaneous location
New Location(s)	RM1002	\$1,000,000
	RM1002	One hundred eighty (180) consecutive days
Transit	RM1002	\$50,000

*Limits of Liability are per occurrence, unless otherwise stated

Property

Equipment Breakdown

Equipment Breakdown Extensions of Coverage

Form Name	Form #	Limits of Liability and/or Fill-in(s)*
Equipment Breakdown Extensions of Coverage		
Expediting Expenses Coverage	RM1250	\$100,000
Hazardous Substances Coverage	RM1250	\$100,000
Perishable Goods Coverage	RM1250	\$100,000
Data Restoration	RM1250	\$100,000
Water Damage Coverage	RM1250	Included
CFC Refrigerants	RM1250	Included

*Limits of Liability are per occurrence, unless otherwise stated

Property

CAT Coverages

Form Name	Form #	Limits of Liability and/or Fill-in(s)*
Earth Movement Coverage	RM1106	\$5,000,000 (Annual Aggregate)
Any covered property situated in or at any other location(s) not specified below:		\$5,000,000 (Per Occurrence)
At any location situated in or at the area(s) defined in this policy as:		\$5,000,000 (Annual Aggregate)
New Madrid		Excluded
Puget Sound		Excluded
At any location in the State(s) or Countries or at a location(s) specified below:		
Alaska		Excluded
California		Excluded
Hawaii		Excluded
Nevada		Excluded
Puerto Rico		Excluded
Earth Movement Excluded at:		
Form RM1002, Course of Construction		Excluded
Form RM1002, Exhibitions, Expositions, Fairs or Trade Shows		Excluded
Form RM1002, Miscellaneous Locations		Excluded
Form RM1110, Interruption of Services Coverage Extension		Excluded
Form RM1002, New Locations		Excluded
Flood Coverage	RM1108	\$5,000,000 (Annual Aggregate)
Group 1:		\$5,000,000 (Per Occurrence)
1.1 6950 N E PRAIRIE RD LINCOLNWOOD IL 60712		\$5,000,000 (Annual Aggregate)
1.2 6950 N E PRAIRIE RD LINCOLNWOOD IL 60712		
2.1 3925 W LUNT AVE LINCOLNWOOD IL 60712		
2.2 3925 W LUNT AVE LINCOLNWOOD IL 60712		

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Property

CAT Coverages

Form Name	Form #	Limits of Liability and/or Fill-in(s)*
2.3 3925 W LUNT AVE LINCOLNWOOD IL 60712		
3.1 6850 N E PRAIRIE RD LINCOLNWOOD IL 60712		
3.2 6850 N E PRAIRIE RD LINCOLNWOOD IL 60712		
4.1 6855 N CRAWFORD AVE LINCOLNWOOD IL 60712		
4.2 6855 N CRAWFORD AVE LINCOLNWOOD IL 60712		
4.3 6855 N CRAWFORD AVE LINCOLNWOOD IL 60712		
Flood Excluded at:		
Form RM1002, Course of Construction		Excluded
Form RM1002, Exhibitions, Expositions, Fairs or Trade Shows		Excluded
Form RM1002, Miscellaneous Locations		Excluded
Form RM1110, Interruption of Services Coverage Extension		Excluded
Form RM1002, New Locations		Excluded

*Limits of Liability are per occurrence, unless otherwise stated

Property

Endorsements

Form Name	Form #	Fill-in(s)*
Interruption of Service Coverage Extension	RM1110	\$50,000
Overhead Transmission and Distribution Lines		Excluded
Payroll Expense Limitation or Exclusion	RM1113	Limited
Number of Business Days		365 Business Days
Additional First Tier Wind Counties and Independent Cities (The states of Virginia through and Including Maine)	RM1158	

*Limits of Liability are per occurrence, unless otherwise stated

Refer to Draft Policy for additional endorsements not shown

Property

Deductibles & Waiting Period

Policy

Coverages	Form #	Deductible Amount*
Policy Deductible**	RM1000	\$5,000
Educational Institutions Endorsement		\$500†
Mobile Equipment or Tools	RM1104	See below
Miscellaneous Articles		\$500
Musical Instruments		\$500
Interruption of Service	RM1110	
Equipment Breakdown		Refer To Draft Policy
All Coverages Except Equipment Breakdown		Refer to Draft Policy

*Deductibles are per occurrence unless otherwise stated

**We will not pay unless a covered loss from any one occurrence exceeds the deductible amount shown. We will then pay for the excess, up to any other applicable limit of liability. Unless otherwise specified, if a covered loss involves two or more deductibles, we will use only the largest of the applicable deductibles.

†A separate deductible amount will apply to any covered property, loss of business income, extra expense, or any other coverage or peril listed on the Schedule below if indicated by † after the deductible amount.

CAT Coverages

Coverages	Form #	Deductible Amount*
Earth Movement Coverage	RM1106	\$50,000
Flood Coverage	RM1108	
Except:		
Group 1:		\$50,000
1.1 6950 N E PRAIRIE RD LINCOLNWOOD IL 60712		
1.2 6950 N E PRAIRIE RD LINCOLNWOOD IL 60712		
2.1 3925 W LUNT AVE LINCOLNWOOD IL 60712		

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Property

Deductibles & Waiting Period

Coverages	Form #	Deductible Amount*
2.2 3925 W LUNT AVE LINCOLNWOOD IL 60712		
2.3 3925 W LUNT AVE LINCOLNWOOD IL 60712		
3.1 6850 N E PRAIRIE RD LINCOLNWOOD IL 60712		
3.2 6850 N E PRAIRIE RD LINCOLNWOOD IL 60712		
4.1 6855 N CRAWFORD AVE LINCOLNWOOD IL 60712		
4.2 6855 N CRAWFORD AVE LINCOLNWOOD IL 60712		
4.3 6855 N CRAWFORD AVE LINCOLNWOOD IL 60712		
Wind Associated with a Named Storm	RM1115	
Additional First Tier Wind Counties and Independent Cities (Tier 1 - VA-ME) and Second tier wind Counties and Parishes (Tier 2 - NC-TX)		\$50,000
First tier wind Counties and Parishes (Tier 1 - NC-TX) and Harris County, TX		2.00% subject to \$100,000 minimum
Florida, Hawaiian Islands and Puerto Rico		5.00% subject to \$250,000 minimum
New York counties of Suffolk and Nassau		\$50,000

*Deductibles are per occurrence unless otherwise stated

Standard Extensions

Coverages	Form #	Deductible Amount*
Duty to Defend	RM1002	Included
Fire Department Charges	RM1002	Included
Fungus Cleanup Expense	RM1002	Applicable Deductible
Personal Property of Employees	RM1002	Included
Pollution Cleanup Expense from a specified peril	RM1002	Applicable Deductible

Property

Deductibles & Waiting Period

*Deductibles are per occurrence unless otherwise stated

Optional Extensions

Coverages	Form #	Deductible Amount*
Course of Construction	RM1002	\$5,000

*Deductibles are per occurrence unless otherwise stated

Waiting Period

Coverages	Form #	Waiting Period(s)
Interruption of Service	RM1110	
All Coverages Except Equipment Breakdown		24 hours
Equipment Breakdown		24 hours
Other Waiting Periods		Refer to Draft Policy

Terrorism Coverage Election Form

Election Forms

Named Insured: Lincolnwood School District 74

Policy Number: P00-000-000397-774

Effective: 01/01/2021

How the act affects your policy and what you must do

SELECTION OR REJECTION OF OPTIONAL TERRORISM INSURANCE COVERAGE

You have the option of purchasing coverage for losses resulting from "certified acts of terrorism." The premium for terrorism coverage is shown below. Coverage for losses from "certified acts of terrorism" is still subject to, and may be limited by, all other terms, conditions and exclusions contained in your policy.

If you reject this offer, you will not be covered for losses resulting from "certified acts of terrorism."

Please indicate on the Terrorism coverage election form shown below, whether you accept or reject this offer. If we do not receive a completed Terrorism Coverage Election Form from you, coverage for "certified acts of terrorism" will be excluded from your policy.

Please return the completed Terrorism Coverage Election Form to the Liberty Mutual Account Analyst listed in the insurance proposal.

Please indicate your election to accept or reject this offer below:

☐

I hereby elect to purchase coverage for "certified acts of terrorism" for the policy period for \$11,293.

☐

I hereby reject this offer of coverage for the policy period. I understand that by rejecting this offer, I will have no coverage for losses arising from "certified acts of terrorism." Even if I decline coverage for "certified acts of terrorism," I acknowledge that some states require this policy to provide certain coverage for fire losses that result from an act of terrorism and the premium attributable to that required coverage cannot be rejected. As a result, if this policy provides coverage in any of those states, a rejection of this offer will not result in a reduction in premium by the full amount disclosed above.

Policyholder Acknowledgement

I hereby acknowledge that I have received notice of TRIA, the federal share of compensation for "certified acts of terrorism," the premium charge for losses covered by TRIA, and the Company's limit of liability should losses covered by TRIA exceed \$100 billion

Policyholder/Applicant Signature

Date

Print Name

The summary of the Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. Please read your policy carefully.

If you have any questions regarding this notice, please contact your sales representative or agent.

Crime

Premium Details

Underwriting Company: **Employers Insurance Company of Wausau**
Rating Plan: **Guaranteed Cost**
Named Insured: **LINCOLNWOOD SCHOOL DISTRICT 74**

Premium	
Estimated Premium	\$3,739
Taxes, Assessments & Surcharges	\$0
Total Estimated Premium	\$3,739

Coverages	Limits of Insurance	Deductibles
Inside the Premises - Theft of Money and Securities	\$1,000,000	\$1,000
Outside the Premises	\$1,000,000	\$1,000
Employee Theft - Blanket	\$1,000,000	\$1,000

Any other requested coverages not included will require further discussion prior to providing.

Form Name	Form Number
Annual Meeting Notice	LIL 90 04 06 13
Calculation Of Premium	CR 20 20 10 10
Commercial Crime Policy (Loss Sustained Form)	CR 00 23 08 13
CommonPolicyDeclarations	IC0002 03 05
Crime Declarations	EY DS 01 03 13
Crime/General Liability/Inland Marine Schedule	LIS 00 01 05 12
Exclusion Of Certain Computer-Related Losses	CR 20 21 10 10
Exclusion of Terrorism	EY 07 01 04 19
Illinois Changes	CR 02 02 01 18
Illinois Notice To Policyholders	SNI 12 01 07 18
Insured Mailer Page	CNI 90 04 01 12
Liberty Mutual Group California Privacy Notice	SNI 04 01 01 20
Notice To Policyholders-Restriction Of Coverage	CNC 90 02 04 19
Policy Inventory	IC 00 01 10 91
Producer Mailer Page	CNI 90 05 01 12

Note: Endorsement numbers listed above may be replaced with/or used in conjunction with State Specific endorsements. The forms listed on this proposal are not all inclusive of the forms that will be included in the published policy.

The Liberty Mutual Advantage



Experience the Liberty Mutual Difference.

Industries evolve. Market conditions shift. Risks change. That's why you need the stable partnership of a global leader with strength in every corner. When you work with Liberty Mutual you can expect industry-leading coverages delivered by a team that is empowered to provide a superior experience. With experts in underwriting, risk control, claims, and more, we harness innovation to address your concerns at each touch point. Look to Liberty if you value long-term partnership and want a carrier with the expertise and stability to adapt as your business changes.

The Liberty Mutual Advantage

Financial Strength

Working with a Fortune 100 company, you get the advantage of more: more industry-leading resources and deeper expertise in more areas, including outstanding access to quality care and powerful return-to-work strategies and risk control strategies.

Industry Expertise

With 100+ years in business, we have deeply earned experience in your industry. At every touch point – from how we underwrite to how we manage claims – we have the experience you need. It's our business to know your business. Our experts understand the challenges you face and are ready to help mitigate risk at every level.

A Superior Customer Service Experience

Work with engaged, responsive professionals, from onboarding to claims management. We collaborate constantly to ensure your program is designed and operating for optimal results. We back this with technologies that maximize agility and efficiency – plus the steadfastness of an established partner. Count on us to stay focused on you.

Industry-leading Claims Handling

Our specialized approach leads to better outcomes and a better overall experience. Superior claims experience enabled by unparalleled focus on exceptional people, innovation and harnessing data to put your business ahead.

Advanced Risk Control and Engineering*

We can help lower your total cost of risk by providing access to resources that can help you identify exposures and practical ways to mitigate them. You benefit from relevant insights and practical programs that address your areas of greatest loss, such as workplace injuries, product recalls, and property damage.

*Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures.

Services

Providing you with a great experience is important to us. Here are some of the services that you'll receive when you join us:

Services are based on the Lines of Business sold.

Account Management Services

- Designated Account Management Team
- Seamless onboarding to Liberty Mutual
 - o Policy number assignment and signature documents
 - o Claim intake procedures
 - o Policy issuance
 - o Quick action on state reporting and posting notices
 - o Set up and training for Liberty Mutual's online portal and Risk Management Information System
- Facilitation/Navigation of a smooth claims experience by quickly addressing questions and resolving issues

Claims Services

- 24 Hour Emergency Claims Service Center
- 24 Hour Claim Reporting – Internet & Telephonic
- Claimant and Customer contact on Liability Bodily Injury claims in 1 day
- Injured Worker, Employer, and Medical Provider contact on WC Indemnity claims in 1 day
- Claims Acknowledgements
- Comprehensive Liability and/or Compensability Investigations
- Customer Specific Location Coding for WC
- Designated National Claims Service Teams
- Fraud Investigations and Handling
- Index Bureau Reporting
- On-line Medical Provider Referral Service
- Second Injury Fund Recovery for WC
- Notification of reserve changes equal to or exceeding \$20,000
- Notification of settlements equal to or exceeding \$20,000

Litigation Management Services

Liberty Mutual reserves the right to retain and direct legal counsel:

Liberty Mutual Staff Counsel or Managed Panel Counsel will be used unless otherwise directed by Liberty Mutual or agreed upon.

Services

Risk Control Services

On-demand Risk Control resources including:

- Risk Control Consulting Center
- Access to comprehensive safety and health resources through Liberty Mutual SafetyNet (an online destination for safety tools, training, and resources)

Technology Services

- Access to Liberty Mutual's online portal to include:
 - o Account and billing information
 - o Risk control services and medical providers
 - o Reporting and tracking claim activity through Risktrac
- Access to Risktrac, Liberty Mutual's Risk Management Information System
 - o View adjuster claim notes and monitor activity
 - o Create watch lists to keep track of important claims
 - o Set alerts to be notified of reserve and payment activity

Please speak with your Underwriter if additional services are needed.

Terms & Conditions

This proposal is valid for 60 days from the Date of Proposal or until the Effective Date (whichever is earlier) and is solely an estimate of premium, based on the information provided, and all amounts are subject to change. This proposal does not bind or provide actual coverage and is not an offer of insurance. Specific terms of coverage, exclusions, and limitations are contained solely in a completed insurance policy for which a premium has been paid.

This proposal may vary from your original request for coverage. Please review the proposal carefully for any variances. The terms, conditions and premiums included in this proposal contemplate the sale or renewal of all the quoted insurance lines. Electing to buy or renew only some of the lines of coverage may result in changes to the terms, conditions and premiums of the remaining insurance lines.

We are willing to provide only the coverage described by this document. This document is a proposal to provide coverage based solely on these specifications. We will not be bound or obligated by proposals, specifications, or requests prepared by any other party. Further, this coverage is not bound until expressly accepted, in writing, by a Liberty Mutual Insurance employee who is authorized to bind these coverages. Finally, this document is not a policy of insurance. Coverage will be determined by the terms and conditions of the policy or policies issued by us. This document was created and distributed to you solely for information purposes only. You must look to and rely upon the full terms and conditions of the policy to determine the nature and extent of coverage.

To learn more about Liberty Mutual's privacy policy, go to libertymutual.com/privacy

This proposal and any policy or contract that may be issued pursuant to this proposal, is based on the information you or your authorized representative provided regarding named and additional insureds. In the event that individuals, entities, vessels or countries that have a direct or indirect interest in the quoted insurance coverage are subject to U.S. or foreign financial sanctions laws, or appear on any domestic or foreign list of persons with whom we are prohibited from doing business or conferring financial benefit, Liberty Mutual Insurance reserves the right to amend this proposal or to withdraw it in its entirety; and, in the event a policy of insurance or a contract for other benefits is issued by us prior to or after learning that any subject persons or entities appear on the prohibited list, or otherwise are identified in connection with an economic sanctions program, Liberty Mutual Insurance reserves the right to declare any such issued policy or contract null, void and without legal or binding effect, such voiding to be effective from the otherwise effective date of such issued policy or contract and regardless of whether any circumstance has arisen, or there has been an occurrence since such issuance that would be material to the duties and responsibilities set forth in such policy or contract.

Terms & Conditions

Property: Offer of Coverage for Certified Acts of Terrorism

This proposal includes an offering for Terrorism Coverage for both Certified Acts of Terrorism (as defined by the Terrorism Risk Insurance Act) and Non-Certified Acts of Terrorism.

You can elect to:

- Accept coverage at the indicated premium as stated in this Proposal, or
- Elect to reject the offerings of Terrorism coverage as described.

If you elect to reject this coverage, then the exclusions for both Certified Acts of Terrorism (as defined by the Terrorism Risk Insurance Act) and Non-Certified Acts of Terrorism exclusion will apply, with the form specified below replaced by Form RM1143R1

Please refer to the Policyholder Disclosure Notice - NOTICE OF OFFER TO PURCHASE TERRORISM INSURANCE FOR POLICY PERIOD at the end of this proposal and return the completed Terrorism Coverage Election Form to the Liberty Mutual Account Analyst listed in the insurance proposal.

RM1144R1 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

Quote Stipulations

We reserve the right, but are not required, to inspect any location insured hereunder. This proposal is subject to favorable inspections and compliance with any recommendations made as a result of such inspections. We stress that inspections are not made for life safety, but for the sole purpose of our property underwriting. Not all hazards and conditions are evaluated. It is not to be inferred from our visits that all hazards are under control nor that the properties and operations are safe or healthful or are in compliance with laws, rules, or regulations.

We have provided a draft property policy to help you make an informed decision regarding your insurance needs, but it is for informational purposes only and is not a final policy of insurance. Your coverage will be determined only by the terms and conditions of a final policy and not by the linked draft policy.

A properly executed SOV and, if applicable, Loss of Income Worksheet must be received within 30 days of binding. Additional premium may be required at that time.

All policy coverages, terms, and conditions are subject to applicable State Amendatory Endorsements.

If the Named Insured's signature is required for any of the policies or coverages included in this proposal, they must be signed by the proposed Named Insured and returned to us by the effective date of the policy, or within 30 days of receipt, whichever is later. Failure to execute and return any required signature documents within the specified time frame may result in withdrawal of the proposed payment plan, or cancellation or rescission where allowed by law, and/or coverage changes and corresponding premium increase(s) required by law as a result of not having signed forms.

Terms & Conditions

Services

These services are provided during the effective period, unless otherwise specified. Services will convert to our standard claims and other services, except as otherwise agreed in writing or stated below, if:

- 1) all of the policies described, including any renewals and rewrites of those policies, are cancelled or non-renewed by you or by us,
- 2) losses are projected to exceed a rating plan maximum, or
- 3) you become insolvent or file for bankruptcy.

We may modify our standard services at any time without notice.

Claim Service Definitions

Notification: the formal act of alerting the customer/broker when a specific claim action is taking place. Specific actions can include but are not limited to Nurse Case Manager, Field Investigation, Surveillance, Third Party, Reserves and Settlement. No response from customer is required in order for Claims to proceed with their action plan.

Risk Control Services

Our risk control service is advisory only and does not include:

- Providing for the health and safety of your employees or the public
- Managing or controlling your safety activities or implementing recommended corrective measures
- Identifying all hazards
- Warranting that requirements of any federal, state, or local law, regulation, or ordinance have or have not been met.

Regulatory Service Requirements

After the effective date of this policy, we may be required to provide certain services (e.g., managed care) or to re-classify/re-code certain services - under the policy in accordance with filed rating and statistical plans. If this happens, we will align the charges with the filed rating and statistical plans (e.g., medical loss, indemnity loss, allocated loss adjustment expense, or unallocated loss adjustment expense).

Terms & Conditions

Risk Management Information Systems (RMIS)

You will have access to certain claims information ("DATA") from the electronic data processing files of the member companies of the Liberty Mutual Insurance. This DATA pertains to claims made against some of the insurance policies or claims service agreements issued to you by our member companies through the risk management information systems (collectively "RMIS").

Access to DATA or media is based on your ongoing acceptance of the terms and conditions listed on the portal used to access RMIS, as well as the following:

- We do not warrant that operation of the RMIS or the DATA provided will be error-free. We make no warranties, express or implied, and further, we DISCLAIM THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.
- You understand and agree that the limit of our liability for any cause of action arising from, or related in any way to RMIS and/or DATA, is for direct damages only. We are not liable to you for any indirect, consequential, punitive, or special damages of any kind or nature.

To the extent that we provide DATA to you through RMIS and/or through any other means or media otherwise, the following terms shall apply:

a. We and you (the "Parties") shall comply with all laws and regulations governing the confidentiality, security, transmission, retransmission, copying, disclosure, and use of information pertaining to individuals, including but not limited to any medical information or non-public information as individually identifiable medical information and non-public, protected personal information of persons as defined in applicable law or regulation.

b. Access to RMIS is restricted to employees for whom the applicable subscription fees have been paid. You shall restrict access to RMIS and DATA to those employees who may lawfully access and use such information unless they agree otherwise in writing.

c. You shall instruct all employees accessing RMIS and DATA with regard to the obligations imposed under paragraphs a. and b. and ensure that your employees fully comply.

Each party agrees to defend, indemnify, and hold harmless the other party and its officers, directors, subsidiaries, affiliates, and employees from and against any third-party claims* that the party seeking indemnification may suffer or incur that arises out of:

- Any allegation that the other party's possession of or access to DATA violates any statute or regulation
- Any allegation that the other party's treatment or use of any DATA including, by way of example and not limitation, the transmission, retransmission, communication, or other publication of such DATA, was negligent, grossly negligent or intentionally improper
- The other party's breach of any representation or other obligation arising under this agreement with regard to DATA or RMIS

Terms & Conditions

*Claims collectively refers to losses, damages, suits, fees, judgments, costs, and expenses, including reasonable attorneys' fees, made by the directors, officers, and employees of the party responsible for indemnification.

The party seeking indemnification will:

- Promptly let the other party know in writing of any claim for which it is seeking indemnification
- Forward to the other party all documents in its possession related to the matter

Failure to provide prompt notice of a claim for indemnification will not prevent the party's claim for indemnification unless the other party is negatively impacted.

With regard to DATA and RMIS provided according to this section, your obligations and ours will survive indefinitely regardless of the termination of our partnership, any insurance policy, this or any other agreement between the parties.

Broker/Third-Party Access

If you want to extend access to RMIS and/or DATA to your broker/consultant or any third party, they must enter into a separate agreement with us that includes the terms and conditions of such access

Terrorism Insurance Premium Disclosure

This notice contains important information about the Terrorism Risk Insurance Act and its effect on your policy. Please read it carefully.

The premium charge for coverage for "Certified Acts of Terrorism" will appear in this Proposal as a separate line item charge. If you choose to accept this proposal, you will have the opportunity to reject this coverage and premium charge. This offer applies to all lines except Workers Compensation, Crime, Professional Liability and Commercial Automobile.

The Terrorism Risk Insurance Act

The Terrorism Risk Insurance Act, including all amendments ("TRIA" or the "Act"), establishes a program to spread the risk of catastrophic losses from certain acts of terrorism between insurers and the federal government. If an individual insurer's losses from "certified acts of terrorism" exceed a specified deductible amount, the government will generally reimburse the insurer for a percentage of losses (the "Federal Share") paid in excess of the deductible, but only if aggregate industry losses from such acts exceed the "Program Trigger". An insurer that has met its insurer deductible is not liable for any portion of losses in excess of \$100 billion per calendar year. Similarly, the federal government is not liable for any losses covered by the Act that exceed this amount. If aggregate insured losses exceed \$100 billion, losses up to that amount may be pro-rated, as determined by the Secretary of the Treasury.

Beginning in calendar year 2020, the Federal Share is 80% and the Program Trigger is \$200,000,000.

Mandatory Availability of Coverage For "Certified Acts of Terrorism"

TRIA requires insurers to make coverage available for any loss that occurs within the United States (or outside of the U.S. in the case of U.S. missions and certain air carriers and vessels), results from a "certified act of terrorism" AND that is otherwise covered under your policy.

A "certified act of terrorism" means:

[A]ny act that is certified by the Secretary [of the Treasury], in consultation with the Secretary of Homeland Security, and the Attorney General of the United States

- i. to be an act of terrorism;
- ii. to be a violent act or an act that is dangerous to –
 - I. human life;
 - II. property; or
 - III. infrastructure;
- iii. to have resulted in damage within the United States, or outside of the United States in the case of –
 - I. an air carrier (as defined in section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); or
 - II. the premises of a United States mission; and
- iv. to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.