

ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM RENEWAL



Illini Central CUSD #189

PRESENTED BY:

The Wyman Group

POLICY YEAR:

JUL 01, 2025 - JUL 01, 2026

Quote Number:

R4-1000793-2526-01

ADMINISTERED BY:



ABOUT ICRMT

Providing insurance and risk management services to Illinois Public Entities since 1983.

Illinois Counties Risk Management Trust (ICRMT) is one of the leading insurance programs in Illinois, providing property, 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 coverage and the most comprehensive service package specifically designed to protect the entity's exposures and budgetary constraints.



Size: 500+ Members



Retention Rate: 97%



Total Premium: \$140+ Million



PROGRAM MANAGEMENT

PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

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RISK MANAGEMENT & LOSS CONTROL SERVICES

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

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

SERVICES INCLUDED:

- Use of Force Training
- Jail Policies and Procedures Audits
- Policy and Procedure Implementation
- Auto/Driving Exposure Evaluation
- Employment Practices Strategies, Education, and Training
- Safety Committee Development
- Hiring and Management Strategies
- Law Enforcement Seminars
- Fire Fighter/EMS Training
- Regulatory Compliances
- Essential Functions 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 Born Pathogens Training



RISK MANAGEMENT & LOSS CONTROL CONSULTANTS

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CLAIMS MANAGEMENT SERVICES

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

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

SERVICES INCLUDED:

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

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ICRMT FEATURES AND BENEFITS

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
- PEDTA Coverage Available
- Unemployment Insurance Program

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.

Visit our page for more information:

www.ICRMT.com

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



COVERAGE SUMMARY: GENERAL LIABILITY

GENERAL LIABILITY

LIMITS

Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Advertising and Personal Injury	\$1,000,000
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$50,000

Deductible: \$1,000 each occurrence

Sexual Abuse Liability – Occurrence

Each Occurrence	\$5,000,000
Annual Aggregate	\$5,000,000
Innocent Party Defense Coverage Included	

Deductible: \$5,000

COVERAGES INCLUDE

- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides - \$50,000 Coverage Limits
- Premises Liability



COVERAGE SUMMARY: **VIOLENT EVENT RESPONSE COVERAGE**

COVERAGE

LIMITS

- Violent Event Response Coverage	\$500,000/\$500,000
- Crisis Investigation	Included
- Personal Crisis Management Event Response Team	Included
- Crisis Communication Support, Media Management, Public Relations	Included
- Temporary Security Measures	Included
- The following Sublimited Coverages:	
o Medical Expenses	\$25,000 Per Person
o Counseling Service Expenses	\$10,000 Per Person
o Funeral Service Expenses	\$15,000 Per Person
o Per Event Crisis Team Services	\$100,000
o Memorialization Expenses	\$250,000

Deductible: \$1,000 each occurrence

This is addition to the standard liability coverages offered under this policy.



COVERAGE SUMMARY: LAW ENFORCEMENT LIABILITY

COVERAGE

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

Deductible: \$5,000 each occurrence

COVERAGES INCLUDE

ICRMT has partnered with Legal Liability Risk Management Institute, giving all members access to updated law enforcement policies and procedures and the necessary training. For more info please contact your designated ICRMT Risk Manager.

- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- Auxiliary Officers
- Intergovernmental/Mutual Aid Agreements
- Jails/Holding Cells
- Good Samaritan
- Commandeered Autos



COVERAGE SUMMARY: **AUTO LIABILITY & PHYSICAL DAMAGE**

AUTO LIABILITY

LIMITS

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

Deductible: \$0 each occurrence

UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence	\$1,000,000
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Deductible: \$0

AUTO PHYSICAL DAMAGE

Total Scheduled Value	\$1,503,205
Total Agreed Value	\$0
Number of Vehicles	19

Comprehensive Per Loss Deductible: \$1,000

Collision Per Loss Deductible: \$1,000

***Or as indicated on the Schedule**

COVERAGES INCLUDE

• Automatic Liability for Newly Acquired Vehicles (Non-Auditable)	Included
• Newly Acquired Automobiles Physical Damage (Non-Auditable)	\$500,000
• Hired/Non-Owned Liability	Included
• Hired Auto Physical Damage	Included
• Garagekeepers Legal Liability - per Occurrence	\$100,000
• Pollution Caused by Upset/Overtake	Included
• Commandeered Autos	Included
• Loss of Use and Lease Gap Coverage	Included
• Rental Reimbursement	Included



COVERAGE SUMMARY: EDUCATORS LEGAL LIABILITY

COVERAGE

	LIMITS
Educators Legal Liability - Claims Made	
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date: 07/01/2008	
Employment Practice Liability - Claims Made	Included
Retroactive Date: 07/01/2008	
Employee Benefits Liability	Included
Retroactive Date: 07/01/2000	
Deductible: \$5,000 each occurrence	

COVERAGES INCLUDE

- Employee Wage Reimbursement
- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act



COVERAGE SUMMARY: **EXCESS LIABILITY**

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

COVERAGES EXCLUDED

- Sanitary Sewer Backup
- Sexual Abuse
- Uninsured/Underinsured Motorist Coverage
- Workers Compensation and Employers Liability
- Unmanned Aircraft
- Cyber Liability
- Claims arising out of the actual or alleged transmission of a communicable disease or virus
- PFA's (Polyfluoroalkyl Substances)



COVERAGE SUMMARY: CYBER LIABILITY

COVERAGE

LIMITS

Cyber Liability Coverage - Claims Made

Each Claim

\$1,000,000

Annual Aggregate

\$1,000,000

Retroactive Date: **07/01/2021**

Deductible: \$5,000

Coverage Include:

Third Party Liability Insuring Agreements

(Claims Made and Reported Coverage)

	Each Claim	Aggregate
Multimedia Liability Coverage	\$1,000,000	\$1,000,000
Security and Privacy Liability Coverage	\$1,000,000	\$1,000,000
Privacy Regulatory Defense and Penalties Coverage	\$1,000,000	\$1,000,000
PCI DSS Liability Coverage	\$1,000,000	\$1,000,000

First Party Insuring Agreements

(Event Discovered and Reported Coverage)

	Each Claim	Aggregate
Breach Event Costs Coverage	\$1,000,000	\$1,000,000
BrandGuard® Coverage	\$1,000,000	\$1,000,000
System Failure Coverage	\$1,000,000	\$1,000,000
Cyber Extortion Coverage	\$250,000	\$250,000

	Each Claim	Aggregate
Cyber Crime Coverage		
A. Financial Fraud Sublimit	\$100,000	\$100,000
B. Telecommunications and Utilities Fraud Sublimit	\$100,000	\$100,000
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	\$100,000	\$100,000
2. Client Phishing Fraud Loss Sublimit	\$100,000	\$100,000
3. Phishing Fraud Aggregate Sublimit (C.1. & C.2. combined)		\$100,000
Cyber Crime Aggregate Limit (A., B., & C. combined)		\$100,000



COVERAGE SUMMARY: **PROPERTY**

LIMIT OF INSURANCE: Blanket Limit of Insurance applies to scheduled 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. If the Margin Clause applies, in no event shall liability in any one occurrence for any Building, Structure or Business Personal Property at any one location exceed 125% of the individually stated value for such property as shown in the latest Statement of Values or other documentation on file with the Trust.

COVERED PROPERTY

	LIMITS
Total Loss Limit per Occurrence	\$58,271,949
Building Value	\$55,678,034
Business Personal Property Including Stationary EDP	\$2,593,915
Solar Panels	\$0
Personal Property of Others	\$100,000
Newly Constructed or Acquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000
Course of Construction	\$1,000,000
Deductible: \$5,000	

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

Earth Movement, Volcanic Eruption, Landslide and Subsidence	\$5,000,000
Program Aggregate	\$250,000,000
Deductible: \$50,000 or 5% of the damaged location; whichever is greater	
Flood	\$5,000,000
Program Aggregate (Excluding Flood Zone A and V)	\$250,000,000
Deductible: \$50,000 per occurrence	

COVERED COSTS & EXPENSES

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
Roofs 20 years old are valued at ACV	
Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0



COVERAGE SUMMARY: **PROPERTY (cont.)**

SUPPLEMENT COVERAGE			LIMITS
Communication Towers			\$100,000
Trees, Shrubs, and Plants; subject to a Maximum Per Item of:			
Per Item			\$25,000
Per Occurrence			\$100,000
Golf Course Greens, Tees and Fairways			
Per Item			\$25,000
Per Occurrence			\$100,000
Contractors Equipment - Non-Owned			
Per Item			\$100,000
Per Occurrence			\$250,000
Interruption of Computer Operations			
Per occurrence			\$50,000
Annual Aggregate			\$100,000
Personal Effects Owned By Employees			\$100,000
Retaining Walls and Other Outdoor Walls			\$10,000
Underground Sprinkler Systems			\$100,000
Unnamed Locations - Unintentional Errors and Omissions			\$1,000,000
Utility Services - Direct Damage			\$1,000,000
Utility Services - Time Element			\$1,000,000
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage			
Direct Damage			\$15,000
Business Income and Extra Expense			\$15,000
Extra Expense Number of Days			30 days
Backup of Sewer, Drains or Sump Pump Failures			\$250,000
Ancillary Buildings			\$10,000
Outdoor Property - including but not limited to:			\$100,000
Fences	Goal Posts	Traffic Lights/Control Boxes	
Light Fixtures/Poles	Playground Equipment	Bleachers	
Road Signs	Scoreboards	Ticket Booths	
Non-Utility Poles	Benches	Dugouts	
Fountains	Statues	Bike Racks	
Monuments	Fire Hydrants		

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



COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

SCHEDULED LIMITS

	LIMITS
Cameras, Radios, & Communications Equipment	\$20,000
EDP Equipment/Media	\$400,000
Mobile Equipment greater than or equal to \$10,000 per item	\$95,806
Mobile Equipment less than \$10,000 per item	\$73,408

Deductible: \$1,000

***Or as indicated on the Schedule**

COVERED COSTS & EXPENSES

Newly Acquired Property	
Per Item	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Cleanup and Removal	\$100,000
Fire Department Equipment	\$50,000
Fine Arts	\$1,000,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000
Unscheduled Watercraft	\$100,000
Musical Instruments, Band Uniforms, and Athletic Equipment	\$500,000



COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE

LIMIT

Total Building and Contents Value

\$58,271,949

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

\$500,000

Emergency Power Generating Equipment 1,000 kw or less

Included

Non Emergency Power Generating Equipment is Excluded.



COVERAGE SUMMARY: **CRIME**

COVERAGE	LIMIT
Blanket Employee Dishonesty	\$100,000
Loss Inside the Premises - Money & Securities	\$100,000
Loss Outside the Premises	\$100,000
Money Orders and Counterfeit Currency	\$100,000
Depositors Forgery or Alterations	\$100,000
Computer Fraud	\$100,000
Funds Transfer Fraud	\$100,000
Social Engineering/False Pretenses	\$50,000

Deductible: \$1,000

The ICRMT Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against Loss through the failure of any Employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for Public Officials bonds up to the statutory limit or policy limit, whichever is less.



COVERAGE SUMMARY: WORKERS' COMPENSATION

COVERAGE

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

Deductible: \$0

ICRMT FEATURES AND BENEFITS

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



COVERAGE SUMMARY: WC PREMIUM CALCULATION

CODE	CLASSIFICATION	ANNUAL ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
7380	School Bus Drivers	\$445,502	5.57	\$24,814
8868	Teachers/College/Professional	\$6,984,111	0.37	\$25,841
9101	Schools - All Other Employees	\$692,313	6.91	\$47,839
	TOTALS	\$8,121,926		\$98,495

Gross Annual Premium		\$98,495
Increased Limit Multiplier	1.02	\$100,464
Minimum Premium	\$1,000	\$100,464
Experience Modifier	0.98	\$98,455
Schedule Modifier	0.75	\$73,841
Expense Modifier		\$73,841
Subtotal		\$73,841
Premium Discount	10.20%	\$66,310
Total Annual Premium		\$66,309



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured: Illini Central CUSD #189

Quote Number: R4-1000793-2526-01

Policy Year: JUL 01, 2025 - JUL 01, 2026

Coverage Parts	Premium
General Liability	Included
Law Enforcement Liability	Included
Auto	Included
Educators Legal Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Included
Excess Liability	Included
Package Premium	\$167,301
Workers' Compensation	\$66,309
Total Annual Premium	\$233,611



REQUIREMENTS TO BIND

The following must be received prior to binding:

- Signed Acceptance Statement
- Requested Payment Plan (if annual policy)
- Insured's Contact Information (space below)

PRIMARY CONTACT

Name

Title

Phone

Email

Role: (check the role that applies)

☐ Accounting/Invoices

☐ Claims

☐ Loss Control

ADDITIONAL CONTACTS

Name

Title

Phone

Email

Role: (enter one person per role)

☐ Accounting/Invoices

☐ Claims

☐ Loss Control



ACCEPTANCE STATEMENT

Named Insured: Illini Central CUSD #189
Quote Number: R4-1000793-2526-01
Policy Year: JUL 01, 2025 - JUL 01, 2026

Total Annual Premium	\$233,611
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Terms and Conditions

- The Named Insured can only cancel the Policy at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated premium is earned, due and payable.
- All terms and conditions of membership in the Illinois Counties Risk Management Trust are set forth in the Trust by-laws. A copy of this document is available for your review
- Per the Membership Agreement, the member must be with the Trust for 12 months prior to withdrawing and can only withdraw at anniversary date of effective date.

REQUESTED PAYMENT PLAN:

☐ Annual ☐ 50/50 ☐ 5 Equal Installments

FEIN: _____

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 07/01/2025.

Signature of Official

Date



INVOICE

PRESENTED BY: **ILLINOIS COUNTIES RISK MANAGEMENT TRUST**

Named Insured: Illini Central CUSD #189
Quote Number: R4-1000793-2526-01
Policy Year: JUL 01, 2025 - JUL 01, 2026

Total Annual Premium	\$233,611
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Premium Due by Effective Date of Coverage.

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

Annual	
50/50	\$116,805
5 Equal Installments	\$46,722

Please Make Checks Payable to:

Illinois Counties Risk Management Trust
PO Box 8291
Carol Stream, IL 60197-8291

Named Insured:	Illini Central CUSD #189
Quote Number:	R4-1000793-2526-01
Package Premium Remitted:	



AUTO SCHEDULE

Illini Central CUSD #189

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	2016	Thomas Minotour	Bus	1GB3GBG8F1228825	\$1,000	\$1,000		\$95,000
2	2016	Dodge	Caravan	2C4RDGBG4GR195745	\$1,000	\$1,000		\$22,155
3	2015	Quality Steel dump	trailer	5LEB1D228F1157812	\$1,000	\$1,000		\$6,300
9	2018	Chevy 14 Pass	Bus	1GB3GSBG6J1252611	\$1,000	\$1,000		\$57,003
10	2019	Ford	F250	1FTBF2B63KEF54675	\$1,000	\$1,000		\$38,000
11	2018	Dodge	Caravan	2C4RDGBG1JR162855	\$1,000	\$1,000		\$25,995
12	2018	Dodge	Van	2C4RDGBG7JR180650	\$1,000	\$1,000		\$25,995
13	2021	Thomas Saf-T Liner	Bus	4UZABRFD8MCM D9746	\$1,000	\$1,000		\$90,918
16	2021	Thomas	Bus	4UZABRFD6MCM M9888	\$1,000	\$1,000		\$92,654
17	2021	Thomas	Bus	4UZABRFD8MCM M9889	\$1,000	\$1,000		\$92,654
18	2021	Thomas	Bus	4UZABRFD4MCM M9890	\$1,000	\$1,000		\$92,654
19	2022	Thomas	SAF T Liner C2	4UZABRFD5NCN M8560	\$1,000	\$1,000		\$95,107
20	2022	Thomas	SAF T Liner C2	4UZABRFD7NcN m8561	\$1,000	\$1,000		\$95,107
21	2023	Blue Bird	Bus	1BAKGCSH0PF395100	\$1,000	\$1,000		\$110,871
22	2023	Blue Bird	Bus	1BAKGCSH4PF395102	\$1,000	\$1,000		\$110,871
23	2023	Blue Bird	Bus	1BAKGCSH2PF395101	\$1,000	\$1,000		\$110,871
24	2020	Chevrolet	Equinox	3GNAXJEV4LS583803	\$1,000	\$1,000		\$32,500



VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
25	2026	Thomas	Bus	2773	\$1,000	\$1,000		\$154,275
26	2026	Thomas	School Bus	2776	\$1,000	\$1,000		\$154,275
TOTAL AGREED VALUE							\$0	
TOTAL ORIGINAL COST NEW							\$1,503,205	
TOTAL INSURED VALUE							\$1,503,205	



PROPERTY SCHEDULE

Illini Central CUSD #189

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
01.01	Elementary & High School (including 2024 addition)	208 North West Ave Mason City, IL 62664	Schools	Replacement Cost / Margin Clause	\$40,232,856	\$2,323,152	\$5,000
							Wind: \$5,000
01.02	Bus Garage	208 North West Ave Mason City, IL 62664	Garage	Replacement Cost / Margin Clause	\$332,561	\$165,485	\$5,000
							Wind: \$5,000
01.03	Dugout	208 North West Ave Mason City, IL 62664	School - Other Buildings	Replacement Cost / Margin Clause	\$9,335	\$0	\$5,000
							Wind: \$5,000
01.04	Storage Building - No Coverage Requested	208 North West Ave Mason City, IL 62664	Storage	Agreed Amount	\$0	\$0	\$5,000
							Wind: \$5,000
01.05	Classroom Pods #1 - No Coverage Requested	208 North West Ave Mason City, IL 62664	Schools	Agreed Amount	\$0	\$0	\$5,000
							Wind: \$5,000
01.06	Classroom Pods #2 - No Coverage Requested	208 North West Ave Mason City, IL 62664	Schools	Agreed Amount	\$0	\$0	\$5,000
							Wind: \$5,000
01.07	Small Wood Shop Shed	206 North West Ave Mason City, IL 62664	Garage	Replacement Cost / Margin Clause	\$16,336	\$5,304	\$5,000
							Wind: \$5,000
01.08	PIO - Track	208 North West Ave Mason City, IL 62664	Property in the Open	Replacement Cost / Margin Clause	\$700,128	\$0	\$5,000
							Wind: \$5,000
01.09	Dugout #1	208 North West Ave Mason City, IL 62664	School - Other Buildings	Replacement Cost / Margin Clause	\$12,836	\$0	\$5,000
							Wind: \$5,000



LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
01.10	Dugout #2	208 North West Ave Mason City, IL 62664	School - Other Buildings	Replacement Cost / Margin Clause	\$12,836	\$0	\$5,000
							Wind: \$5,000
01.11	Shed #1	208 North West Ave Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$3,501	\$0	\$5,000
							Wind: \$5,000
01.12	Dugout Home	208 North West Ave Mason City, IL 62664	School - Other Buildings	Replacement Cost / Margin Clause	\$9,335	\$0	\$5,000
							Wind: \$5,000
01.13	Shed #2	208 North West Ave Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$3,501	\$2,122	\$5,000
							Wind: \$5,000
01.14	Shed #3	208 North West Ave Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$7,001	\$0	\$5,000
							Wind: \$5,000
01.15	Shed #5	208 North West Ave Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$4,668	\$0	\$5,000
							Wind: \$5,000
01.16	PIO - Basketball Backboard, Baseball Backstop, Fencing, Batting Cage, Bleachers, Bollards, Light Pole, Flag Pole,	208 North West Ave Mason City, IL 62664	Property in the Open	Replacement Cost / Margin Clause	\$615,529	\$0	\$5,000
							Wind: \$5,000
01.17	Track Shed	208 Northwest Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$10,200	\$0	\$5,000
							Wind: \$5,000



PROPERTY SCHEDULE

Illini Central CUSD #189

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
01.18	Addition and Renovation	208 North West Ave Mason City, IL 62664	Schools	Replacement Cost / Margin Clause	\$12,294,060	\$0	\$5,000
							Wind: \$5,000
02.01	Pre-K Building	916 West Chestnut Street Mason City, IL 62664	Schools	Replacement Cost / Margin Clause	\$830,819	\$45,016	\$5,000
							Wind: \$5,000
02.03	PIO - Bollards, Fencing, Flag Pole, Light Pole, Playground Equipment, Picnic Table, Sign, Trash Bins	916 West Chestnut Street Mason City, IL 62664	Property in the Open	Replacement Cost / Margin Clause	\$95,684	\$0	\$5,000
							Wind: \$5,000
02.04	Shed #1	916 West Chestnut Street Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$4,668	\$0	\$5,000
							Wind: \$5,000
02.05	Shed #2	916 West Chestnut Street Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$4,668	\$0	\$5,000
							Wind: \$5,000
02.06	Shed #3	916 West Chestnut Street Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$4,668	\$0	\$5,000
							Wind: \$5,000
03.01	Dwelling / Office	222 Northwest Avenue Mason City, IL 62664	Office	Replacement Cost / Margin Clause	\$330,227	\$23,338	\$5,000
							Wind: \$5,000
03.02	Garage/Storage	222 Northwest Avenue Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$110,854	\$24,398	\$5,000
							Wind: \$5,000



LOC #	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
03.03	PIO - Sign	222 Northwest Avenue Mason City, IL 62664	Property in the Open	Replacement Cost / Margin Clause	\$1,167	\$0	\$5,000
							Wind: \$5,000
03.04	Shed	222 Northwest Avenue Mason City, IL 62664	Storage	Replacement Cost / Margin Clause	\$25,500	\$0	\$5,000
							Wind: \$5,000
04.01	Garage	303 Northwest Ave Mason City, IL 62664	Garage	Replacement Cost / Margin Clause	\$5,100	\$5,100	\$5,000
							Wind: \$5,000
				TOTAL BUILDING VALUE		\$55,678,034	
				TOTAL BPP VALUE		\$2,593,915	
				TOTAL SOLAR PANELS		\$0	
				TOTAL INSURED VALUE		\$58,271,949	



Cameras, Radios, & Communications Equipment

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
6		Cameras			\$1,000	\$20,000

EDP Equipment/Media

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
3		Computers			\$1,000	\$400,000

Mobile Equipment greater than or equal to \$10,000 per item

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
7	2022	317G Skidsteer W/45" HD Forks	John Deere	1T0317GJCPJ43 3776	\$1,000	\$61,700
9	1994	SJ-3220	SkyJack	63216	\$1,000	\$12,000
10	2017	XUV 825i	John Deere	1M0825GEPH M134748	\$1,000	\$22,106

Mobile Equipment less than \$10,000 per item

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
4		Mowers & equipment			\$1,000	\$25,000
5		Tools & Equipment			\$1,000	\$40,000
11	2023	Golf Cart		171044	\$1,000	\$8,408
TOTAL INSURED VALUE					\$589,214	

