



This Bond is effected with Concert Insurance Company.

This Bond is issued in accordance with the limited authorization granted to the Program Administrator by Concert Insurance Company (hereinafter called the "Company").

The Bond Holder is requested to read this Bond, and if it is not correct, return it immediately to the Program Administrator for appropriate alteration.

The Program Administrator issuing this Bond Insurance is:



Brokers' Risk, a subsidiary of One80 Intermediaries
155 North Wacker Drive, Suite 3700 • Chicago, Illinois 60606-1731
Telephone: 312-906-8111 Fax: 312-906-8116

The Program Administrator acts as agent for the Company in respect of this Bond.

All inquiries and complaints regarding this Bond should be addressed to the Program Administrator.



Concert Insurance Company
1701 Golf Road Suite 1-1110
Rolling Meadows, IL 60008

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INSURANCE PROVISIONS

1. **Program Administrator Not Insurer.** The Program Administrator is not an Insurer or Surety hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Surety hereunder is Concert Insurance Company.
2. **Service of Suit.** It is agreed that in the event of failure of the Company to pay any amount claimed to be due hereunder, the Company, at the request of the Bond Holder, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this clause constitutes or should be understood to constitute a waiver of the Company's right to commence an action in any court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another court as permitted by the laws of the United States or any State in the United States. In the event of any litigation arising out of the Insurance hereunder, the Director of the Illinois Department of Insurance and its successors in office are hereby appointed agents to accept service of process on behalf of the Company.
3. **Insured's Insolvency.** The insolvency or bankruptcy of the Bond Holder shall not release the Company from its obligations under this Bond.
4. **Complaints.** If you have any complaints concerning your Bond, please contact the Program Administrator. If it is unable to resolve the matter, you may contact Concert Insurance Company. You may also seek the assistance of the Illinois Department of Financial and Professional Regulation, Department of Insurance, 320 W. Washington Street, Springfield, Illinois 62767-0001.
5. **Attached Conditions Incorporated.** This Bond is made and accepted subject to all provisions, conditions and warranties set forth herein, attached, or endorsed, all of which are to be considered incorporated herein. However, any provision herein that is contrary to the requirements of 105 ILCS 5/8-2 or that causes the Regional Superintendent to reject the filing of this Bond shall be invalid and have no force or effect; any invalid provision shall be severed from this Bond but all other provisions of this Bond shall remain in full force and effect.
6. **War and Civil War Exclusion Clause.** Notwithstanding anything to the contrary contained herein this Bond does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
7. **Cancellation Clause.** Notwithstanding anything contained in this Bond to the contrary this Bond may be cancelled by the Obligee at any time by written notice or by surrendering of this Contract of Bond. This Bond may also be cancelled by or on behalf of the Company by delivering to the Obligee or by mailing to the Obligee, by registered, certified or other first-class mail, at the Obligee's address as shown in this Bond, written notice stating when, not less than 10 days thereafter, the cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and this Bond shall terminate at the date and time specified in such notice.

If this Bond shall be cancelled by the Obligee, the Company shall retain the customary short rate proportion of the premium hereon, except that if this Bond is on an adjustable basis, the Company shall receive the Earned Premium hereon or the customary short rate proportion of any Minimum Premium stipulated herein, whichever is the greater. If this Bond shall be cancelled by or on behalf of the Company, the Company shall retain the pro rata proportion of the premium hereon, except that if this Bond is on an adjustable basis, the Company shall receive the Earned Premium hereon or the pro rata proportion of any Minimum Premium stipulated herein, whichever is the greater. Payment or tender of any Unearned Premium by the Company shall not be a condition precedent to the effectiveness of Cancellation, but such payment shall be made as soon as practicable. If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.
8. **Sanction Limitation and Exclusion Clause.** The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.