



AssuredPartners
ILLINOIS

Lincolnwood School District 74

**6950 N. East Prairie Rd.
Lincolnwood, IL. 60712**

Premium Indication

Policy Term: July 1st, 2022 to July 1st, 2023

Presented By:

**Steve Sturtecky
Office 847-745-1780
Cell 847-877-5137**

AssuredPartners of Illinois, LLC
4350 Weaver Parkway
Warrenville, IL. 60555

January 4, 2022

This proposal is prepared for the confidential use of our clients. All rights reserved.

*This proposal is for illustrative purposes only and does not amend, extend, or modify any policies described herein.
For exact terms and conditions, please review the specific insurance contracts*



Service Team

At AssuredPartners, we strive to serve you better by providing expert insurance counseling with a professional difference.

The following individuals are available to assist you with your day-to-day needs:

Contact	Direct Dial	E-mail
Account Executives		
Steve Sturtecky	847-745-1780	Steve.Sturtecky@assuredpartners.com
Account Manager		
Colette Celaya	847-745-1764	Colette.Celaya@assuredpartners.com
Administrative Assistant		
Becky Kosiek	847-745-1857	Becky.Kosiek@assuredpartners.com
Bond Manager		
Cathie Demitropoulos	630-544-3766	Cathie.Demotropoulos@assuredpartners.com
Claims Manager		
Josh Polak	630-544-3761	joshua.polak@assuredpartners.com
Certificates of Insurance		
Certificate Team	630-355-2077	certs.apil@assuredpartners.com



AssuredPartners
ILLINOIS

General Information

Named Insured: Lincolnwood School District 74
6950 N. East Prairie Rd.
Lincolnwood, IL. 60712

Locations:
6950 N. East Prairie Rd.
Lincolnwood, IL. 60712

6970 N. East Prairie Rd.
Lincolnwood, IL. 60712

6976 N. East Prairie Rd.
Lincolnwood, IL. 60712

6984 N. East Prairie Rd.
Lincolnwood, IL. 60712

3925 W. Lunt Ave.
Lincolnwood, IL. 60712

6850 N. East Prairie Rd.
Lincolnwood, IL. 60712

6855 N. Crawford Ave.
Lincolnwood, IL. 60712



Commercial Auto

	Liberty Mutual	ICRMT
Auto Liability	\$1,000,000	\$1,000,000
Medical Payments		
Per Person	\$5,000	\$5,000
Each Occurrence	N/A	\$25,000
Uninsured Motorist	\$1,000,000	\$100,000
Underinsured Motorist	\$1,000,000	\$100,000
Auto Physical Damage		
Total Scheduled Value	ACV	\$25,627
Vehicle	2014 Ford F-150 #5250	2014 Ford F-150 #5250
Comprehensive Deductible	\$500	\$1,000
Collision Deductible	\$500	\$1,000



General Liability

	Liberty Mutual	ICRMT
Each Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$2,000,000	\$3,000,000
Products Completed Operation Aggregate	\$2,000,000	\$1,000,000
Personal & Advertising	\$1,000,000	\$1,000,000
Medical Payments (any one person)	\$5,000	\$5,000 each person / \$50,000 each occurrence
Damage to Premises Rented	\$100,000	N/A
Deductible Each Occurrence	N/A	N/A
Employee Benefits Liability (per occurrence)	\$1,000,000	\$1,000,000
Employee Benefits Liability (aggregate)	\$3,000,000	\$1,000,000
Employee Benefits Retro date	TBD	TBD
Sexual Abuse Liability	\$1,000,000	\$1,000,000
Deductible	\$2,500	\$2,500

Cyber Liability

	Liberty Mutual	ICRMT
Each Occurrence	\$2,000,000	Not Quoted
General Aggregate	\$2,000,000	
Deductible	\$10,000	

Violent Event Response

	Liberty Mutual	ICRMT
Per Event	\$1,000,000	\$500,000
Annual Aggregate Limit	\$1,000,000	\$500,000
Each Person Limit	\$25,000	\$25,000
Deductible	N/A	N/A



AssuredPartners
ILLINOIS

School Leaders Errors Omissions

	Liberty Mutual	ICRMT
Each Occurrence	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000
Employment Practices	Inc.	Inc.
Deductible	\$10,000	\$2,500
Coverages Included		
Employee Wage Reimbursement	Included	\$10,000 / \$20,000
Non-Monetary Legal Defense	\$1,000,000	\$50,000 / \$50,000
Deductible	\$10,000	\$2,500
Sexual Harassment	Inc.	Inc.
Discrimination	Inc.	Inc.
Wrongful Termination	Inc.	Inc.
FOIA/Open Meetings	Inc.	Inc.



Property

	Liberty Mutual	ICRMT
Building Value	\$89,455,559 Blanket	\$78,843,277
Business Personal Property	Incl. in Blanket	\$4,181,214
Deductible	\$5,000	\$5,000
Loss of Business Income/Rents	\$1,000,000	\$1,000,000
Equipment Breakdown	\$89,455,559	\$83,024,491
Deductible	\$5,000	\$5,000
Deductible Wind/Hail	\$50,000	\$50,000 or 5% of Damaged Loc
In the Course of Construction	\$2,500,000	\$1,000,000
Additional Coverage		
Earthquake	\$5,000,000	\$5,000,000
	\$50,000 Deductible	\$50,000 Deductible
Flood	\$5,000,000	\$5,000,000
	\$50,000 Deductible	\$50,000 Deductible or 5% of Damaged Loc

Inland Marine

	Liberty Mutual (Included in Property Blanket Limit)	ICRMT
EDP Equipment / Media	\$1,380,539	\$1,380,539
EDP Extra Exp	\$20,000	\$20,000
Audio Video Equipment	\$248,181	\$248,181
Fine Arts	\$20,000	\$1,000,000
Musical Instruments	\$30,000	\$500,000
Mobile Equipment	\$83,725	\$83,725
Deductible	\$500	\$1,000



Crime

	Liberty Mutual	ICRMT
Blanket Employee Dishonesty	\$1,000,000	\$500,000
Money & Securities	\$1,000,000 Inside	\$500,000 Inside
	\$1,000,000 Outside	\$500,000 Outside
Deposits Forgery or Alteration	\$1,000,000	\$500,000
Computer & Funds Transfer Fraud	\$1,000,000	\$500,000
Deductible	\$1,000	\$1,000

Excess Liability

	Liberty Mutual	ICRMT
Occurrence Limit	\$10,000,000	\$10,000,000
Aggregate Limit	\$10,000,000	\$10,000,000
Products-Completed Operations Aggregate	\$10,000,000	\$10,000,000
Self-Insured Retention – Each Occurrence	\$10,000	\$10,000
		Employers Liability Excluded



Worker Compensation Coverage

Workers Compensation: **Statutory Illinois Workers Compensation Benefits**

Employers Liability: **\$1,000,000 Each Accident/\$1,000,000 Disease-Pol. Limit**
 \$1,000,000 Disease- Each Employee (unless noted*)

Code	Classification	Liberty	Accident Fund	Zenith	Hartford	ICRMT \$2,500,000 EL Limit*
8868	Schools-Prof. Empl.	\$12,750,000	\$12,750,000	\$12,750,000	\$12,750,000	\$12,750,000
9101	Schools - All Other	\$1,125,000	\$1,125,000	\$1,125,000	\$1,125,000	\$1,125,000
7380	Drivers	\$0	\$0	\$0	\$0	\$0
	Total Annual Premium	\$52,523	\$68,394	\$71,628	\$71,734	\$102,947

Advantages of the Selected School Association Available through Accident Fund

- Accident Fund Insurance Company of America is an “*Excellent*” rated company by A.M. Best.
- Your costs are guaranteed with Accident Fund and may be reduced with a dividend.
- Accident Fund has a financial stability of a \$750 million surplus insurance company; they are number 15 in the United States.
- No charge for loss control visits, and on-line loss control library resources available.
- No charge for administrative costs, claims service or broker fees.
- Annual Contract; no 3-year minimum commitment.
- **New for 2021 TeleCompCare**

TeleCompCare is Accident Fund’s solution to Nurse Triage. This solution will over time provide faster more focused levels of care to injured workers. Ultimately, lowering costs.



Student Accident

	Philadelphia	QBE
<u>Base Plan</u>		
Accidental Medical Expense	\$25,000 (per PTP/Acc)	\$25,000 (per PTP/Acc)
Aggregate Limit	No Aggregate	\$750,000
Benefit Amount	100% of U & C	100% of U & C
Accidental Dental Expense	Included in Medical	Included in Medical
Deductible	\$0	\$0
Deductible Type	None	None
Benefit Period	2 Years	2 Years
Plan Type	Full Excess	Full Excess
Accidental Death	\$25,000	\$10,000
Accidental Dismemberment	Up to \$50,000 per Schedule	\$20,000
Accidental Paralysis	\$50,000	\$10,000
AD&D and Paralysis Aggregate	\$500,000	\$750,000
Premium	\$4,808	\$4,501
<u>Catastrophic Policy</u>		
Accidental Medical Expense	\$5,000,000 (per PTP/Acc)	\$5,000,000 (per PTP/Acc)
Aggregate Limit	No Aggregate	No Aggregate
Benefit Amount	100% of U & C	100% of U & C
Accidental Dental Expense	Included in Medical	Included in Medical
Deductible	\$25,000	\$25,000
Deductible Type	Disappearing	Disappearing
Deductible Satisfaction Period	2 Years	2 Years
Benefit Period	10 Years	10 Years
Plan Type	Full Excess	Full Excess
Accidental Death	\$10,000	\$10,000
Accidental Dismemberment	Up to \$10,000 per Schedule	Up to \$10,000 per Sched
Accidental Paralysis	\$0	\$0
AD&D and Paralysis Aggregate	\$500,000	\$500,000
Cash Benefits Endorsement		
Initial Payment	\$100,000	NA
Annual Payment	\$40,000	NA
Max Number of Annual Payments	10	NA
Paralysis must occur within	180 days	NA
Paralysis must continue for	180 days	NA
Coma must begin within	180 days	NA
Coma must continue for	180 days	NA
Brain Death must occur within	180 days	NA
Premium	\$747	\$1,070



Pollution

	Beazley Syndicates
Covered Location Pollution Liability Per Pollution Condition Limit	\$1,000,000
Covered Location Pollution Liability Aggregate Limit	\$1,000,000
Deductible	\$10,000 Each Condition
New Pollution Condition (Third-Party Trigger)	Yes
New Pollution Condition (Discovery Trigger)	Yes
Existing Pollution Condition (Third-Party Trigger)	Yes
Existing Pollution Condition (Discovery Trigger)	Yes
Transportation Pollution Liability Coverage	Yes
Non-Owned Disposal Site	Yes
Multiyear Options Available for Premium Savings	Yes
Higher Optional Deductibles for Premium Savings	Yes
Premium Including Taxes and Fees	\$7,920



Premium Summary and Options

	Liberty Mutual 2022-2023	ICRMT 2022-2023
Commercial Auto	\$3,500	Included
General Liability	\$13,540	Included
School Leaders E&O	\$10,464	Included
Property	\$60,127	Included
Inland Marine	Included	Included
Crime	\$3,814	Included
Excess	\$13,848	Included
Package Lines Subtotal	\$105,293	\$92,844
Workers Compensation	\$52,623	\$102,947
Subtotal	\$157,916	\$195,791
Student Accident (Philadelphia Ins)		
Base Plan	\$4,808	\$4,808
Catastrophic	\$747	\$747
Pollution (Beazley)	\$7,920	\$7,920
TOTAL	\$171,391	\$209,266

Notes

1. Liberty Mutual will offer package lines without workers compensation
2. Liberty Mutual may offer workers compensation without package lines
3. ICRMT is a pooling program it is accessible and requires advanced notice to leave
4. ICRMT can separate the package lines from the workers compensation offering either on a standalone basis
5. All other carriers offering indications are available on a standalone basis. Workers Compensation offerings do not require other lines except with Liberty, although they may consider.
6. All carriers have offered indications. Pricing is not guaranteed. Updated loss information would need to be reviewed prior to binding.
7. Every effort has been made to include all request coverages
8. Selective insurance company declined to offer a proposal
9. Utica National has deferred offering a proposal at this time. One may become available closer to your renewal.



AssuredPartners
ILLINOIS

Compensation Disclosure

AssuredPartners agencies typically receive compensation in the form of commissions paid as a percentage of the premiums due the applicable insurance companies. In other cases, and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation, such as contingents, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips and the like. We also earn interest on premiums we hold until it is time to pay the applicable insurance companies.

Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you), please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved).

We thank you for the opportunity to serve and appreciate your interest