# KENDALL COUNTY FOREST PRESERVE DISTRICT MEETING AGENDA TUESDAY, NOVEMBER 7, 2023

#### 6:00 PM

#### KENDALL COUNTY OFFICE BUILDING - ROOMS 209 & 210

- I. Call to Order
- II. Pledge of Allegiance
- III. Invocation
- IV. Roll Call:

Brian DeBolt (President), Ruben Rodriguez (Vice President), Seth Wormley (Secretary), Scott Gengler, Jason Peterson, Zach Bachmann, Elizabeth Flowers, Matt Kellogg, Dan Koukol, and Brooke Shanley

- V. Approval of Agenda
- VI. Public Comments

#### VII. (1) CONSENT AGENDA

- A. Approval of Minutes
  - Kendall County Forest Preserve District Committee of the Whole Meeting of October 10, 2023
  - Kendall County Forest Preserve District Commission Meeting of October 17, 2023
  - Kendall County Forest Preserve District Finance Committee Meeting of October 26, 2023
- B. (1) Approval of Claims in the Amount of \$11,715.73
- C. (1) MOTION: Approval of a Proposal from Alliant Insurance Services, Inc. of Chicago, Illinois for Renewal of the District's Insurance Coverage Package in the Amount of \$59,777.00, and Worker's Compensation Coverage in the Amount of \$19,584.00 through the Illinois Counties Risk Management Trust (ICRMT) for a Total Annual Premium of \$79,361.00 for the Policy Year Beginning December 1, 2023 Extending through December 1, 2024
- VIII. OLD BUSINESS

No items posted for consideration.

#### IX. NEW BUSINESS

No items posted for consideration.

- X. Committee Chairman Reports: Seth Wormley (Finance) and Dan Koukol (Operations)
- XI. Public Comments
- XII. Executive Session
- XIII. OTHER ITEMS OF BUSINESS
  - A. KCFPD FY24 Budget Public Hearing Truth in Taxation November 14, 2023 at 4:30 PM Kendall County Office Building Rooms 209 and 210 111 W. Fox Street Yorkville, Illinois 60560
- XIV. Adjournment

<sup>(1)</sup> Requires affirmative vote of the majority of those elected (6) for passage (KCFPD Rules of Order Section I.G.3.b.v.a)

### KENDALL COUNTY FOREST PRESERVE DISTRICT COMMITTEE of the WHOLE MEETING MINUTES

#### **OCTOBER 10, 2023**

#### I. Call to Order

President DeBolt called the meeting to order at 4:35 pm in the Kendall County Office Building – Second Floor County Board Meeting Rooms 209 and 210.

#### II. Roll Call

Х	Bachmann	X	Koukol
Χ	DeBolt		Peterson
	Flowers	X	Rodriguez
Х	Gengler (adjourned from meeting at 5:25 pm)	X	Shanley
	Kellogg	X	Wormley

Commissioners Bachmann, Gengler, Koukol, Rodriguez, Shanley, Wormley, and DeBolt were all present.

#### III. Approval of Agenda

Commissioner Shanley made a motion to approve the meeting agenda as presented. Seconded by Commissioner Gengler. Aye, all. Opposed, none.

#### IV. Public Comments

No public comments were offered by those in attendance.

#### V. Executive Director's Report

Director Guritz provided updates and a report on District priority projects.

#### VI. Motion to Forward Claims to Commission

Commissioner Koukol made a motion to forward claims to Commission for approval. Seconded by Commissioner Gengler. Aye, all. Opposed, none.

#### VII. Review of Preliminary Financial Statements through September 30, 2023

Director Guritz presented an overview of the preliminary financial statements through September 30, 2023. The District is on track for generating a significant operating surplus for the year which will be discussed at the October Finance Committee meeting.

#### VIII. OLD BUSINESS

a) Review and Discussion – Updated FY24 Preliminary Budget

Director Guritz presented the updated preliminary FY24 budget.

The Committee of the Whole discussed the FY24 preliminary budget, including discussion on the proposed 5% levy increase under PTELL.

Commissioner Gengler adjourned from the meeting at 5:25 pm and did not return.

#### IX. NEW BUSINESS

#### a. Review and Discussion - Proposed FY24 Salary Schedule

Committee of the Whole discussed the proposed FY24 Salary Schedule. The FY24 budget has been updated based on the revised schedule.

#### b. Review and Discussion - Proposed FY24 Organizational Chart

The Committee of the Whole discussed the proposed FY24 Organizational Chart.

#### **XVIII. Other Items of Business**

#### a. Land-Cash Fund Balance Letter

Director Guritz provided an update on the District's balance of Land-Cash funds. The District's FY24 budget has been updated based on the most recent letter from the Treasurer's Office.

President DeBolt provided an update on a possible land donation of property adjacent to Henneberry Forest Preserve that would provide a maintenance access route to the preserve for District staff and contracted farm operator(s).

# XIX. Committee Chairman Reports: Seth Wormley (Finance) and Dan Koukol (Operations)

Finance Chair Wormley reported that the Finance Committee has been discussing the FY24 budget materials presented.

Operations Chair Koukol reported the Operations Committee reviewed and recommended raising the fees and charges at Ellis Equestrian Center.

Operations Chair Koukol reported on an increasing number of incidents of large, unscheduled family groups impacting District programming and maintenance of the District's Nature Play Space area at Hoover Forest Preserve. District staff will provide updates to the Operations Committee in order to address the issue.

#### XX. Public Comments

No public comments were offered from citizens in attendance.

#### XXI. Executive Session

Commissioner Bachmann made a motion to enter executive session at 6:01 pm under 2(c)1 of the Open Meetings Act to discuss the appointment, employment, compensation, discipline,

DRAFT FOR COMMISSION APPROVAL: 11/07/2023

performance, or dismissal of specific employees of the public body or legal counsel for the public body, including hearing testimony on a complaint lodged against an employee of the public body or against legal counsel for the public body to determine its validity. Seconded by Commissioner Wormley.

Roll Call: Aye, Commissioner Bachmann, Rodriguez, Shanley, Wormley, and DeBolt. Opposed, Commissioner Koukol. Motion carried by a vote of 5:1. Executive Session called to order at 6:01 pm.

Commissioner Koukol made a motion to adjourn from executive session. Seconded by Commissioner Shanley. Aye, all. Opposed, none. Regular meeting reconvened at 6:10 pm.

#### **XXII. Summary of Action Items**

Director Guritz, provided a summary of action items to be presented to Commission for approval.

#### XXIII. Adjournment

Commissioner Koukol made a motion to adjourn. Seconded by Commissioner Shanley. Aye, all. Opposed, none. Meeting adjourned at 6:11 pm.

Respectfully submitted,

David Guritz
Director, Kendall County Forest Preserve District

# KENDALL COUNTY FOREST PRESERVE DISTRICT COMMISSION MEETING MINUTES

#### **OCTOBER 17, 2023**

#### I. Call to Order

President DeBolt called the meeting to order at 9:50 am in the Kendall County Office Building - Second Floor Board Meeting Rooms 209 and 210.

#### II. Pledge of Allegiance

The Pledge of Allegiance was recited at the start of the Kendall County Board Meeting.

#### III. Invocation

An invocation was offered at the start of the Kendall County Board Meeting.

#### IV. Roll Call

Х	Bachmann	X	Koukol
Х	DeBolt	X	Peterson
Х	Flowers	X	Rodriguez
Х	Gengler	X	Shanley
Х	Kellogg	X	Wormley

Roll call: Commissioners Bachmann, Gengler, Flowers, Kellogg, Koukol, Peterson, Rodriguez, Shanley, Wormley, and DeBolt were all present.

#### V. Approval of Agenda

Commission Rodriguez made a motion to approve the agenda as presented. Seconded by Commissioner Flowers. Aye, all. Opposed, none.

#### VI. Public Comment

No public comments were offered from citizens in attendance.

#### VII. CONSENT AGENDA

- A. Approval of Minutes
  - Kendall County Forest Preserve District Finance Committee Meeting of September 28, 2023
  - Kendall County Forest Preserve District Commission Meeting of October 3, 2023
  - Kendall County Forest Preserve District Operations Committee Meeting of October 4, 2023
- B. Approval of Claims in the Amount of \$16,974.43
- C. ORDINANCE #23-10-001: Authorizing the Extension of a License Agreement between the Kendall County Forest Preserve District and Sunrise Center North, Inc. for the Operation of a Therapeutic Riding Program at Ellis House and Equestrian Center for the Period Extending January 1, 2024 through December 31, 2024 and a Monthly License Fee of \$800.00

DRAFT FOR COMMISSION APPROVAL: 11/07/23

- D. <u>MOTION:</u> Approval of the Renewal of a 1-Year Lease Agreement with Shannon Prette, Ellis Resident and Caretaker for Use of the Ellis House Studio Apartment Effective December 1, 2022 through November 30, 2023 for a \$346.67 Monthly Rent Payment
- E. <u>MOTION:</u> Approval of a 1-Year Reciprocal Access and Designated Trail License Agreement at Millington Forest Preserve and Brighter Daze Farm between the Kendall County Forest Preserve District and Robert Bright, as Trustee of the Madison Trust and Castle Bank, N/A
- F. ORDINANCE #23-10-002: Approval of a License Agreement Renewal with the Yorkville Athletic Association for use of the Ball Field, Pavilion and Turf Parking Area at Hoover Forest Preserve for \$2,400.00 per Year Extending From March 15, 2024 through July 31, 2024, including an Option for a Two-Year Extension
- G. MOTION: Approval of FY24 Ellis Equestrian Center Lesson Program Fees and Charges

Commissioner Peterson made a motion to approve the Consent Agenda. Seconded by Commissioner Gengler.

Motion: Commissioner Peterson Second: Commissioner Gengler

**Roll call: Consent Agenda** 

		mon cam co.	io cire i i Barraa		
Commissioner	Aye	Opposed	Commissioner	Aye	Opposed
Bachmann	X		Koukol	X	
DeBolt	X		Peterson	X	
Flowers	X		Rodriguez	X	
Gengler	X		Shanley	X	
Kellogg	X		Wormley	X	
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Motion unanimously approved.

Roll call: Commissioners Bachmann, Gengler, Flowers, Kellogg, Koukol, Peterson, Rodriguez, Shanley, Wormley, and DeBolt, aye. Opposed, none. Motion unanimously approved.

#### VIII. OLD BUSINESS

No items posted for consideration.

#### IX. NEW BUSINESS

No items posted for consideration.

# X. Committee Chairman Reports: Commissioners Wormley (Finance) and Koukol (Operations)

Finance Chair Wormley reported no additional updates since the report provided at the Committee of the Whole on October 10, 2023.

Operations Chair Koukol reported no additional updates since the report provided at Committee of the Whole on October 10, 2023.

DRAFT FOR COMMISSION APPROVAL: 11/07/23

#### **XI.** Public Comments

President DeBolt thanked Mark Foster for his time as a reporter and congratulated Mark on his retirement.

Commissioner Flowers thanked the Forest Preserve District for hosting the Historical Preservation Commission meeting at the Pickerill Estate House on October 16, 2023.

#### XII. Executive Session

None.

#### XIII. Other Items of Business

None.

#### XIV. Adjournment

Commissioner Peterson made a motion to adjourn. Seconded by Commissioner Wormley. Aye, all. Opposed, none. Meeting adjourned at 9:53 am.

Respectfully submitted,

David Guritz
Director, Kendall County Forest Preserve District

# KENDALL COUNTY FOREST PRESERVE DISTRICT FINANCE COMMITTEE MEETING MINUTES

#### **OCTOBER 26, 2023**

#### I. Call to Order

President DeBolt called the meeting to order at 4:46 pm in the Kendall County Administrative Office Building, Rooms 209 and 210.

#### II. Roll Call

	Bachmann		Koukol
Х	DeBolt	X	Peterson
	Flowers		Rodriguez
	Gengler	X	Shanley (entered the meeting at
Χ	Kellogg	X	Wormley

Commissioners DeBolt, Kellogg, and Wormley were all present.

Commissioner Shanley entered the meeting at 5:10 pm.

#### III. Approval of Agenda

Commissioner Peterson made a motion to approve the meeting agenda as presented. Seconded by Commissioner Kellogg. Aye, all. Opposed, none.

#### IV. Public Comments

No public comments were offered from citizens in attendance.

#### V. Motion to Forward Claims to Commission for Approval

Commissioner Kellogg made a motion to forward claims to Commission. Seconded by Commissioner Peterson. Aye, all. Opposed, none.

#### VI. Review of Financial Statements for the Period Ending September 30, 2023

Director Guritz provided a review of the District's financial statements through September 30, 2023. The District is on track to generate an operating surplus for FY23.

Latreese Caldwell provided an update from the District's auditors, Mack & Associates reporting that the District does not need to amend the FY23 budget so long as total appropriations in each fund are not exceeded. Director Guritz reported that the District will not exceed total appropriations within any of the District funds in FY23. Mack & Associates also confirmed that unbudgeted fund transfers are acceptable so long as Commission approval is properly documented for compliance.

#### **OLD BUSINESS**

#### A. FY24 Preliminary Budgets (Updated)

Director Guritz presented the preliminary FY24 budget.

The Finance Committee discussed the FY24 preliminary budget, including the proposed 5% Levy increase allowable under PTELL.

The Finance Committee provided direction to prepare a report for the Committee of the Whole on proposed end-of-year fund transfers from the District's Operations Fund (Fund 1900) to the Capital Fund (Fund 1907) based on the projected surplus, and from the 2003/2012 Debt Service Fund (Fund 1902) to the 2007 15/16/17 Debt Service Fund (Fund 1903) and Capital Fund (1907) as presented within the updated FY24 preliminary budget.

B. FY24 Salary Spreadsheet and Benefit Costs Projections (Updated)

Director Guritz provided a final draft of the FY24 salary and benefits preadsheet. Final draft figures are included within the FY24 preliminary budget presented.

- C. Fund 1907 FY24 Capital Fund Budget and Schedule
  Director Guritz presented the Fund 1907 FY24 Capital Fund (Fund 1907) budget and schedule.
- D. Fund 1914 FY24 ARPA Fund Preserve Improvements Schedule
  Grounds and Natural Resources Division Supervisor, Antoinette White, presented a report on the proposed projects and intergovernmental agreement addendum for the ARPA Fund (Fund 1914).
  - E. FY24 Combined Budget and Appropriations Ordinance (Updated)

Director Guritz presented an updated FY24 Combined Budget and Appropriations Ordinance The final ordinance will be presented to the Committee of the Whole for review.

#### **NEW BUSINESS**

#### A. FY23 Proposed Budget Amendment

Director Guritz reported the District will not need to amend the FY23 budget per the District's auditors.

Commissioner Shanley entered the meeting at 5:10 pm.

B. Fund 1901 Debt Service Retirement Schedule (Preliminary)

Director Guritz presented the proposed 2007 15/16/17 Debt Service Fund (Fund 1901) levy reduction schedule.

C. ICRMT Liability and Workers' Compensation Policy Renewal and Premium

Director Guritz presented the ICRMT liability and workers' compensation policy renewal proposal

and premium. Premium cost for FY24 insurance coverages has increased to \$79,361.00. The FY24 preliminary budget includes this figure.

D. West Suburban Purchasing Cooperative – Quotes for Vehicle Purchases
Grounds and Natural Resources Division Supervisor, Antoinette White, presented a vehicle replacement schedule and quotes for select vehicle replacements received from the West Suburban Puchasing Copperative.

#### Other Items of Business

#### A. Truth in Taxation Public Notice (Preliminary)

Director Guritz presented a preliminary Truth in Taxation Public Notice for a required public hearing to be held on November 14, 2023.

#### VII. Public Comments

No public comments were offered from citizens in attendance.

#### VIII. Executive Session

None.

#### IX. Adjournment

Commissioner Peterson made a motion to adjourn. Seconded by Commissioner Kellogg. Aye, all. Opposed, none.

Meeting adjourned at 5:20 pm.

Respectfully submitted,

David Guritz
Executive Director

# Claims Listing

Ciallins Enstilling	FISTII ID				10/25/2023 3:41:54 PM		
Department Ellis Barn	Vendor #	Vendor Name	Invoice #	Invoice Description	GL Account	Description	Invoice Amount
	2047	СОМЕР	93615480111031 23	93615480111031 ComEd Ellis House 23	19001161 62270	Utilities	\$440.19
						Sub-Total	\$440.19
	21	ADS, INC	147996103123	Ellis House Alarm Services	19001161 68580	Grounds and Maintenance	\$186.93
						Sub-Total	\$186.93
Fllic Grounde					Ellis Barn	Total	\$627.12
	236	CENTRAL LIMESTONE CO INC	35384	Ellis Gravel	19001162 68580	Grounds and Maintenance	\$98.18
	1323	MENARDS	83261	Wood screw, flathead screw, wood	19001162 68580	Grounds and Maintenance	\$27.50
						Sub-Total	\$125.68
Ellis House					Ellis Grounds	Total	\$125.68
	21	ADS, INC	147996103123	Ellis House Alarm Services	19001160 68580	Grounds and Maintenance	\$186.93
						Sub-Total	\$186.93
					Ellis House	Total	1 \$186.93

Ellis Weddings							
	4531	JOSH EMMETT	Emmett Sec Dep	Ellis Wedding Security Dep return	19001168 63040	Security Deposit Refund	\$1,100.00
						Sub-Total	\$1,100.00
					Ellis Weddings	Total	\$1,100.00
of Nature	1871	JESSICA VOSBURGH	Oct Reimburse- Animal	Animal Care Supplies- Reimbursement	19001180 63030	Program Supplies	\$28.42
						Sub-Total	\$28.42
					Environ. Educ. Laws of Nature	Total	\$28.42
Environ. Educ. Other Pblc Prg	51	SYNCB/AMAZON	16H4-HJGX- V49T	Uniforms, Supplies for Public programs	19001179 63030	Program Supplies	\$28.08
	1323	MENARDS	83063	Soil, vinyl saucers, ziploc bags	19001179 63030	Program Supplies	\$35.24
						Sub-Total	\$63.32
					Environ. Educ. Other Pblc Prg	Total	\$63.32
Environmental Educ. Natri Beg.	51	SYNCB/AMAZON	16FX-1JMQ- 6R9K	Tempera Paint	19001178 63030	Program Supplies	\$17.19
	4548	INCREDIBLE BATS	10272023	NB-Nocturnal Animal Meet and Greet	19001178 63030	Program Supplies	\$400.00
						Sub-Total	\$417.19
					Environmental Educ. Natrl Beg.	Total	\$417.19

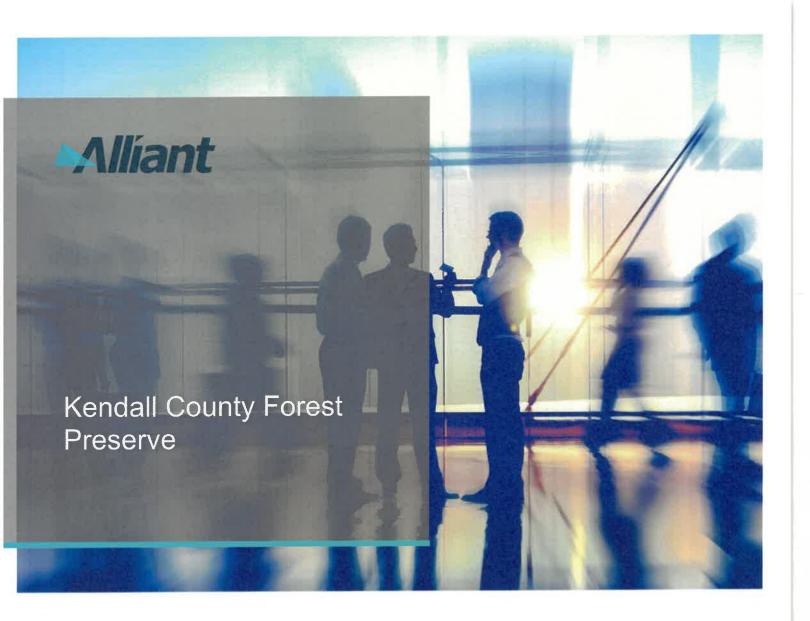
Environmental							
Education School	2779	KIMBERLY ADAMS	Poncho Reimbursement	Ponchos for Field Trip	19001176 63030	Program Supplies	\$29.91
						Sub-Total	\$29.91
					Environmental Education School	Total	\$29.91
Director	51	SYNCB/AMAZON	1361-TDMH- 6TWF	Correction tape, bokes	190011 62000	Office Supplies	\$38.22
	3135	FLORAL EXPRESSIONS	001601	Arrangement for Celebration of Life	190011 62000	Office Supplies	\$92.95
						Sub-Total	\$131.17
	663	GRAND RENTAL STATION	3887310312023	Table Rentals- Celebration of Life	190011 62150	Contractual Services	\$120.00
	1199	KLUBER, INC.	8690	Subat Professional Services	190411 62150	Contractual Services	\$2,098.20
						Sub-Total	\$2,218.20
	29	AMEREN ILLINOIS	27864440061031 23	27864440061031 Millbrook S Electric 23	190011 63510	Electric	\$28.48
						Sub-Total	\$28.48
	2838	SCOTT KOBAL	Baker Wood Assess	Ecological Assess South of Baker Woods	191011 67410	Land Acquisition	\$300.00
						Sub-Total	\$300.00

Forest Preserve							
9	1323	MENARDS	82601	Eagle's Nest Shelter Repairs	191411 68530	Preserve Improvements	\$430.19
	1323	MENARDS	82753	Roofing materials for Eagle's Nest	191411 68530	Preserve Improvements	\$1,937.97
	1668	SHERWIN-WILLIAMS CO. (THE)	8019-6	Shelter Paint	191411 68530	Preserve Improvements	\$119.98
						Sub-Total	\$2,488.14
					Forest Preserve Director	Total	\$5,165.99
Grounds and Natural Resources	556	FLATSO'S TIRE SHOP	29020	15" Tire	19001183 62160	Equipment	\$55.00
						Sub-Total	\$55.00
	51	SYNCB/AMAZON	16H4-HJGX- V49T	Uniforms, Supplies for Public programs	19001183 62400	Uniforms / Clothing	\$71.99
	51	SYNCB/AMAZON	1P61-H6PD- QMN6	Education uniforms	19001183 62400	Uniforms / Clothing	\$154.90
	4463	DENISE HELMERS	Oct Reimbursement	Uniform Reimbursement	19001183 62400	Uniforms / Clothing	\$23.98
						Sub-Total	\$250.87
	1655	SERVICE SANITATION, INC	50- 493234103123	Portable Restroom Services	19001183 63070	Refuse Pickup	\$275.09
						Sub-Total	\$275.09
	1452	NICOR	85662610121103 123	85662610121103 Nicor Millbrook S 123	19001183 63090	Natural Gas	\$167.71

\$56.48	\$61.51	\$56.65	\$33.42	\$56.02	\$429.50	\$902.30	\$902.30	\$316.43	\$316.43	\$50.00	\$60.54	\$4.97	\$8.65
Natural Gas	Natural Gas	Natural Gas	Natural Gas	Natural Gas	Sub-Total	Electric	Sub-Total	Building Maintenance	Sub-Total	Grounds and Maintenance	Grounds and Maintenance	Grounds and Maintenance	Grounds and Maintenance
19001171 63090	19001171 63090	19001171 63090	19001171 63090	19001171 63090		19001171 63100		19001171 63120		19001171 68580	19001171 68580	19001171 68580	19001171 68580
Nicor Moonseed	Nicor Kingfisher	50980197128103 Nicor Meadowhawk 123 Lodge	Nicor Hoover Residence	Nicor Hoover Maintenance		07936730151031 ComEd Hoover Multiple 23		Ladder, painters tape, vacuum		Mulch for Hoover Playspace	Drywall patch supplies	All purpose screws	All purpose pail
28235299733103 Nicor Moonseed 123	30831034894103 Nicor Kingfisher 123	50980197128103 123	72389374124103 <sup>1</sup> 123	88551401149103 123		07936730151031 <sup>9</sup> 23		82672			83206	83216	83299
NICOR	NICOR	NICOR	NICOR	NICOR		COMED		MENARDS		GROUND EFFECTS INC 489492-000	MENARDS	MENARDS	MENARDS
1452	1452	1452	1452	1452		2047		1323		969	1323	1323	1323

Hoover

\$3.99	\$128.15	\$3,113.88	\$11,715.73
19001171 68580 Grounds and Maintenance	Sub-Total	Total	Grand Total
68580		Hoover	
19001171			
Taped Corner Board			
83500			
MENARDS			
1323			
Hoover			



#### Insurance Proposal

Presented by: Dane Mall Account Executive

Samantha Shock-Ford Account Manager-Lead

October 16, 2023

Alliant Insurance Services, Inc 353 N Clark St 11th FI Chicago, IL 60654 O (312) 595-6200 F CA License No. 0C36861

www.alliant.com

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#### Your Service Team

Michael J. Mackey

Daniel Mackey

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Senior Vice President

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Jacqui Norstrom @alliant.com Phone: (312) 595-6976
Senior Vice President -Surety

#### **Executive Summary**

The Public Entity Professionals of Alliant Insurance Services, Inc. are thankful for the opportunity to present the December 1<sup>st</sup>, 2023 to 2024 property and casualty insurance renewal proposal to Kendall County Forest Preserve District. On a national level, and locally, public entities across the U.S. have been challenged with "hard" insurance marketplace conditions— defined as steep reoccurring rate increases and limited capacity— going back to 2019.

#### State of the Insurance Marketplace

The lingering impact of the pandemic, cyber threats, law enforcement scrutiny, economic conditions, inflation, and continued severe global weather-related property losses are having a prolonged influence on the insurance marketplace for public entities. Social inflation and adverse liability claims experience for the public sector continue to limit the number of carriers available for public entity liability risks, and is ultimately impacting the availability of coverage and hindering competitive pricing options. The risk appetite of insurance carriers for public entity liability risks has diminished considerably over the last few years and there are no remarkable signs that the market is improving.

Primary factors driving market conditions include:

- Excess Liability- There are 63% fewer public entity insurance markets than 10 years ago
  leading to higher rates and limited capacity. Out-of-control jury verdicts and fewer insurance
  carriers are driving cost and availability of sufficient liability limits.
- Law Enforcement Liability- Law enforcement agencies are having difficulty finding qualified
  police recruits, and are pivoting to adjust to comprehensive police reforms, such as: cash
  bail, body worn cameras and additional training requirements. Public entity underwriters are
  alerted to negative police interactions on social media and are aware of the increased claims
  frequency and severity for law enforcement liability claims, such as: reverse conviction,
  excessive use of force, police pursuit and inmate suicides.
- General Liability/Public Officials/Employment-Related Liability/Sexual Molestation-Litigation funding, plaintiff-friendly legal decisions, large jury awards, employment regulatory scrutiny, active assailant and sexual abuse claims are driving premiums higher for public entities.
- Cyber Liability- While public entities are still a target for threat actors, significant rate
  increases are subsiding due to more cyber market entrants and better entity cyber scrutiny
  postures. Security measures like multi-factor authentication (MFA) and managed endpoint
  detection and response (EDR) are becoming pre-requisites for acceptable cyber coverage.
- Property- Catastrophic weather events continue to impact industry profitability. Inflation
  continues to compound supply chain challenges. The higher cost of construction and material
  costs continue to drive higher property valuations which impact claims costs. "Insurance to
  Value" is a concern for underwriters as there are potential gaps between insured property
  values and replacement cost valuation compounded by overall increases in reconstruction
  costs.
- Workers' Compensation Premiums remain stable and are largely loss dependent and payroll exposure based.

#### Insurance Renewal

The KCFPD's incumbent insurance carrier is the Illinois Counties Risk Management Trust (ICRMT). As a whole, ICRMT continues to be well-positioned to weather this challenging insurance environment given their understanding of the Illinois public entity landscape (insuring over 50% of Illinois counties and many forest preserve districts).

KCFPD's premium for the 12/1/2023 to 12/1/2024 renewal policy period is \$79,361. The renewal represents a nineteen percent (19%, \$12,751) increase in total premium cost for the ICRMT property and liability coverage, in comparison to the 12/1/2022 to 12/1/2023 policy term.

Premium options based on property deductibles for KCFPD's consideration include:

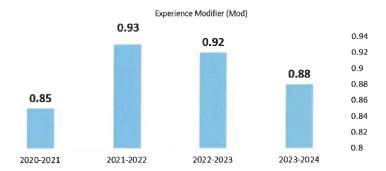
Property  Deductible	Total Premium
\$5,000 (existing)	\$79,361
\$10,000	\$77,559
\$25,000	\$73,957

Exposure-driven factors that influenced the renewal, most notably, are the following.

 Property Values- In January 2023, ICRMT commissioned a property appraisal conducted by Kroll, Inc. The appraisal was conducted at no additional cost as a member of the ICRMT and is required at periodic intervals. The KCFPD last property appraisal was conducted in 2019. The appraisal indicated the following significant property value changes:

	Buildings	Contents	Total Insured Values (TIV)	Count
Before	\$11,455,692	\$477,400	\$11,933,092	110
After	\$16,034,804	\$873,200	\$16,908,004	106
Increase \$	\$4,579,112	\$395,800	\$4,974,912	-
Increase %	40%	83%	42%	-

- Workers' Compensation- Payroll increase of 6% (\$48,417)
- Workers' Compensation- The District's experience modification rate decreased from 2022-2023 policy period. A good trend is indicated from 2021-2022.



#### Conclusion

We appreciate the help of Dave Guritz throughout the year and especially during the renewal process. Dave is always very prompt, patient and thorough in providing underwriting data in an organized fashion to enable a quick and timely renewal proposal.

Despite KCFPD's significant property schedule value increase due to the 2023 property appraisal, ICRMT did a good job in moderating the premium impact

Thank you so much for the opportunity to present the renewal results. We at Alliant Insurance Services, Inc. are very pleased with the renewal results in light of the extremely challenging and unprecedented economic and society times. We are very excited for the coming year to service KCFPD's property & casualty insurance needs.

We welcome discussion regarding this proposal and thank you for the privilege of partnering with the Kendall County Forest Preserve District.

#### Premium Summary

	xpiring Annual Premium 12/1/2022 to 12/1/2023	 lewal Premium 12/1/2023 to 12/1/2024	Incr/Dec
Premium - Annualized			
Property & Liability Package Premium	\$ 48,496	\$ 59,777	23.262%
Workers Comp Premium	\$ 18,114	\$ 19,584	8.12%
ICRMT- Sub-Total Premium	\$ 66,610	\$ 79,361	19.14%
Cyber Liability (Provided by County )	\$	\$ -	0%
Total Program Premium	\$ 66,610	\$ 79,361	19.14%
Exposure Changes			Inc/Dec
Building Values	\$ 11,455,692	\$ 16,908,004	47.59%
Contents	\$ 477,400	\$ 873,200	83%
Mobile Equipment	\$ 255,161	\$ 255,161	0.00%
Total Values	\$ 11,933,092	\$ 17,781,204	49.01%
Payroll	\$ 799,178	\$ 847,595	6%
Vehicles	11	11	0%
Experience Modifier	0.92	0.88	-4%

Workers Compensation Premium Basis

			12)	12/1/2022-2023	<u>ب</u> =	12/ ICRMT- R	12/1/2023-2024 ICRMT- Renewal Payroll @	roll @	12/1/202	12/1/2023-2024 RENEWAL	EWAL
Ę		-	Payroll	Rate		Payroll	Rate		Payroll	Rate	Premium
<u>_</u>	Classification	Code						Liellium			
IL	Farm: Cattle or Livestock Raising NOC & Drivers	0083	\$74,579	5.67	5.67 \$ 4,229	\$ 79,556	2.67	\$ 4,511	\$79,556	5.11	\$ 4,065
日	Clerical	8810	\$161,571	0.44	\$ 711	\$ 160,187	0.44	\$ 705	\$160,187	0.42	\$ 673
IL	Teachers/College/Professional	8988	\$177,718	0.34	\$ 604	\$ 212,983	0.34	\$ 724	\$212,983	0.36	\$ 767
日	Parks	9102	\$385,310	5.83	\$22,464	\$ 394,869	5.83	\$23,021	\$394,869	6.64	\$ 26,219
			\$799,178		\$28,007	\$ 847,595		\$28,961	\$847,595		\$ 31,724
	Increased Limit Multiplier			1.02	\$28,568		1.02	\$29,540		1.02	\$ 32.358
	Minimum Premium			\$ 1,000	\$21,945		\$ 1,000	\$24,871		\$ 1,000	\$ 32,359
	Experience Modifier			0.92	\$26,283		0.93	\$27,472		0.88	\$ 28,475
	Schedule Modifier			0.75	\$19,712		0.85	\$23,352		0.75	\$ 21,357
	Premium Discount			8.10%	\$ 1,597		7.80%	\$ 1,821		8.30%	\$ 1.773
				TOTAL	\$18,115		TOTAL	\$21,530	ji,	TOTAL	\$ 19,584

#### Named Insureds

	Policy #1
Kendall County Forest Preserve District	Х

#### NAMED INSURED DISCLOSURE

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

# Kendall County Forest Preserve District 12/1/2023 – 12/1/2024

	Workers' Compensation	Statutory	Employer's Liability \$2,500,000	ICRMT	No Deductible	Workers Compensation Employers Liability
•				\$100,000 ICRMT	\$10,000 Ded.	Employee Dishonesty And Money & Securities
			\$500,000 Deadly Weapon	Response ICRMT	\$5,000	Deadly Weapon Response
Building Limit \$16,908,004 Flood + Earthquake \$5M \$50K Ded (Flood Zones A & V Excluded)	, BPP & EDP \$873,200	Mobile Equipment & IM	\$255,161 \$1K Ded.	ICRMT	\$5,000 Ded \$1,000 Inl Mar Ded	Property — Building & Contents
\$9M Occurrence Excess Limit		\$1M Agg \$1M Occ			\$10,000 Deductible	Public Officials & Employment Practices
\$9M Occurrence Excess Limit		\$1M Occ \$3M Agg <u>Med Pay</u> \$5K- each Person	\$25K- each Occurrence Auto Physical	\$251,858 \$1K Ded	\$5,000 Deductible	Automobile Liability & Auto Physical Damage
\$9M Occurrence Excess Limit ICRMT	excludes Sexual Abuse	\$1M Occ \$3M Agg	Includes Sexual Abuse Claims-Made Retro Date:	12/1/2006	\$5,000 Deductible	General Liability Prior Acts: Retroactive Date-

Pending yet to be determined Retention by Kendall (Program Pending County) Limit

Cyber Liability

**Employers Liability** 

Money & Securities Faithful Performance

Retro Date: 10/18/1978

Damage

All coverages and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer. Chart is not to scale. **Employee Benefits** Claims Made Retro Date: 12/1/2015 Liability

\* ICRMT covers claims from previous KCFP carrier (during the period

10/18/1978-12/1/1996\* Reporting Period: Retroactive Date-10/18/1978 Prior Acts:

of 10/18//78 to 12/1/1996). This is a coverage enhancement.



#### **Optional Coverages**

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

- Business Income/Extra Expense
- Earthquake
- · Employed Lawyers
- Employee Benefits Liability
- Equipment Breakdown
- Food Borne Illness
- Foreign Insurance
- Garagekeepers Liability
- Hired Auto Physical Damage
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Network Security / Privacy Liability and Internet Media Liability

- Non-Owned & Hired Automobile Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Professional Liability
- Property in Transit
- Property of Others (Clients, Employees, Other)
- Special Events Liability
- Spoilage
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers Compensation & Employers Liability
- Workplace Violence

#### Glossary of Insurance Terms

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

http://insurancecommunityuniversity.com/university-resources/insurance-glossary-freehttps://consumers.ambest.com/content.aspx?rec=261613 http://www.irmi.com/online/insurance-glossary/default.aspx

#### Flood Disclosure

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

#### **Basic Facts**

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

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

The <u>FEMA Summary for Commercial Property</u> and <u>FEMA Standard Summary of Coverage</u> provide information on the following:

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

#### Additional Information

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

#### **FEMA Glossary of Flood Terms**

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

ur selection:		
·		
	Date:	
	ur selection: would like to receive a flood quote do NOT wish to purchased flood insurance	would like to receive a flood quote do NOT wish to purchased flood insurance  Date:

#### Request to Bind Coverage

#### **Kendall County Forest Preserve**

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

Coverage Line (Select One)	Premium	Bind Coverage
Option 1: Package Property/Casualty/Workers' Compensation Program (\$5,000 Property Deductible)	\$79,391	
Option 2: Package Property/Casualty/Workers' Compensation Program (\$10,000 Property Deductible)	\$77,559	
Option 2: Package Property/Casualty/Workers' Compensation Program (\$20,000 Property Deductible)	\$73,957	

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

Signature of Authorized Representative	Date	
Title		
Printed / Typed Name		

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

#### **Electronic Delivery Option Form**

Alliant Insurance Services, Inc. may be required by law to electronic delivery of documents, including the policy.	o obtain consent from insureds prior to providing
You currently have selected Option 1□ 2□ 3□ 4	
Please note you may change your option at any time. If please select one of the following:	you have not previously selected an option,
1. ELECTION OF ELECTRONIC INSURANCE     I elect to receive all my documents electronically copies unless I sign a new form requesting both request them.	and acknowledge I may no longer receive paper
2. ELECTION OF ELECTRONIC INSURANCE     I elect to receive both electronic and paper copie documents.	DOCUMENT DELIVERY AND PAPER DELIVERY es of my insurance policy and supporting
3. REJECTION OF ELECTRONIC INSURANCE I reject the option to receive my insurance policy receive paper copies of such documents.	
4. ELECTION TO WITHDRAW CONSENT OF E     I withdraw my previous consent of electronic deli     documents. I elect to receive paper copies of su	very of my insurance policy and supporting
Named Insured: Kendall County Forest Preserve	
Print Name of Authorized Representative	Title
Signature of Authorized Representative	Date Signed
If you have selected electronic document delivery, pl individual(s) who should receive these documents. I updated details to your service team.	_ · ·

This selection remains intact until revised by you.

#### Disclosures

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

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

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

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

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

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at <a href="www.ambest.com">www.ambest.com</a>. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at <a href="www.standardandpoors.com">www.standardandpoors.com</a>.

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

#### New York Regulation 194

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

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

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

#### Privacy

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

#### Other Disclosures/Disclaimers

#### FATCA

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

#### **NRRA**

(Applicable if the insurance company is non-admitted)

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

#### **Guaranty Funds**

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

#### Other Disclosures/Disclaimers (continued)

Claims Reporting

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

#### Claims Made Policy

(Applicable to any coverage that is identified as claims made)

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

#### **Changes and Developments**

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

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

#### Other Disclosures/Disclaimers (continued)

#### Certificates / Evidence of Insurance

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

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

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

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

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

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

Quote(s)

# ILLINOIS COUNTIES RISK MANAGEMENT TRUST

### **INSURANCE PROGRAM RENEWAL**



## **Kendall County Forest Preserve District**

### **PRESENTED BY:**

Alliant Insurance Services, Inc

### **POLICY YEAR:**

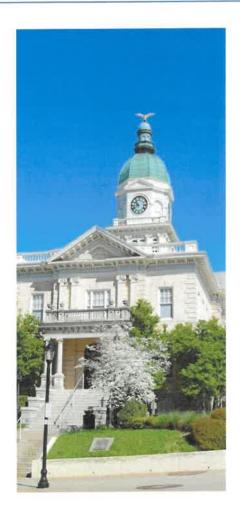
DEC 01, 2023 - DEC 01, 2024

### **Quote Number:**

R3-1000669-2324-01

#### **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: 470+ Members



Retention Rate: 97%



Total Premium: \$116+ Million



### **PROGRAM MANAGEMENT**

### PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

### **ACCOUNT EXECUTIVES**

### **JEFF WEBER**

President jeff.weber@ipmg.com 314.293.9707

#### **BOB SPRING**

Sr. VP - Public Entity Practice bob.spring@ipmg.com 630.485.5885

#### **KYLE SHELL**

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### **UNDERWRITING**

#### **TODD GREER**

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#### **KRISTEN TRACY**

Senior Vice President of Programs kristen.tracy@ipmg.com 630.485.5970

#### DANIEL KOLE

Program Underwriter daniel.kole@ipmg.com 630.485.5952

#### PROGRAM ADMINISTRATION

#### **JACKIE KING**

ICRMT Program Manager jackie.king@ipmg.com 630.485.5874

#### KIM DIEDERICH

ICRMT Account Assistant kim.diederich@ipmg.com 630.485.5863

#### TIM OLSON

Claims Liaison tim.olson@ipmg.com 630.485.5924



### **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**

#### **BRIAN DEVLIN**

Senior Vice President brian.devlin@ipmg.com 630.485.5922

#### **MARK BELL**

Public Entity Team Director mark.bell@ipmg.com 630.200.8711

#### JEFF BACIDORE

Senior Risk Management Consultant jeff.bacidore@ipmg.com 630.253.4463

#### **DAN LUTTRELL**

Senior Risk Management Consultant dan.luttrell@ipmg.com 224.239.7407

#### JOSH BLACKWELL

Risk Management Consultant -Law Enforcement Practice josh.blackwell@ipmg.com 224.227.0819

### **BEN HARMENING**

Risk Management Consultant
- Law Enforcement Practice
ben.harmening@ipmg.com
224.840.4405

#### **KEVIN MADEIRA**

Risk Management Support Specialist kevin.madeira@ipmg.com 630.485.1065

#### **BRANDON BEYER**

Risk Management Support Specialist brandon.beyer@ipmg.com 630.485.5954



### **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

### CONTACT:

#### **MIKE CASTRO**

Senior Vice President mike.castro@ipmg.com 630.485.5895

#### Jeff Waldron

WC Claims Manager jeff.waldron@ipmg.com 630.203.5366

#### SUSANNE SKJERSETH

PC Claims Manager susanne.skjerseth@ipmg.com 314.293.9723



### **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
- PEDA 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 Aggr	egate		\$3,000,000
Products/Completed	l Operations Annua	l Aggregate	\$1,000,000
Advertising and Pers	onal Injury		\$1,000,000
Premises Medical Pa	yments		
Each	Person		\$5,000
Each	Occurrence		\$50,000
Prior Acts			
Retr	oactive Date:	10/18/1978	
Limit of Liability is Equal to Limit Previously Carried			
Repo	orting Period:	10/18/1978 - 12/01/1996	
Deductible: \$5,000 each occurrence			
Sexual Abuse Liabilit	y – Claims Made		
Each	Occurrence		\$100,000
Annı	ual Aggregate		\$100,000
Retr	oactive Date:	12/01/2006	
Inno	ocent Party Defense	e Coverage Included	

# Deductible: \$5,000 COVERAGES INCLUDE

Non-Monetary Legal Defense

Each Occurrence \$50,000 Annual Aggregate \$50,000

- 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
<ul> <li>Violent Event Response Coverage</li> <li>Crisis Investigation</li> <li>Personal Crisis Management Event Response Team</li> <li>Crisis Communication Support, Media Management, Public Relations</li> <li>Temporary Security Measures</li> <li>The following Sublimited Coverages:</li> </ul>	\$500,000/\$500,000 Included Included Included Included
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: \$5,000 each occurrence

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



### **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: \$5,000 each occurrence

**UNINSURED & UNDERINSURED MOTORIST LIABILITY** 

Each Occurrence \$100,000

Deductible: \$0

**AUTO PHYSICAL DAMAGE** 

Total Scheduled Value \$251,858
Total Agreed Value \$0

Number of Vehicles 11

Comprehensive Per Loss Deductible: \$5,000

Collision Per Loss Deductible: \$5,000
\*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/Overturn	Included
•	Commandeered Autos	Included
•	Loss of Use and Lease Gap Coverage	Included
•	Rental Reimbursement	Included



### **COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY**

PUBLIC OFFICIALS LIABILITY - CLAIMS MADE LIMITS

Each Occurrence \$1,000,000
Annual Aggregate \$1,000,000

Retroactive Date: 10/18/1978

Deductible: \$10.000 each occurrence

**EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE** 

Each Occurrence Included Annual Aggregate Included

Retroactive Date: 10/18/1978

Deductible: \$10,000 each occurrence

**EMPLOYEE BENEFITS LIABILITY** 

Each Occurrence Included
Annual Aggregate Included

Retroactive Date: 12/01/2015

Deductible: \$10,000 each occurrence

### **COVERAGES INCLUDE**

• Employee Wage Reimbursement

Each Occurrence \$10,000 Annual Aggregate \$20,000

Non-Monetary Legal Defense

Each Occurrence \$50,000 Annual Aggregate \$50,000

- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act



### **COVERAGE SUMMARY: EXCESS LIABILITY**

Coverage	<b>Underlying Limits</b>	<b>Excess Limit</b>
General Liability	\$1,000,000/\$3,000,000	\$9,000,000
Auto Liability	\$1,000,000	\$9,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$9,000,000

### **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: PROPERTY**

LIMITS OF INSURANCE: In no event shall liability in any one occurrence for any one Building, and one 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, nor shall liability exceed any specific Limit of Insurance applying to any Insured, Loss, coverage or location(s).

COVERED PROPERTY	LIMITS	
Total Loss Limit per Occurrence	\$16,908,004	
Building Value	\$16,034,804	
Business Personal Property Including Stationary EDP	\$873,200	
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		

<sup>\*</sup>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





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

SUPPLEMENT COVERAG	E		LIMITS
Communication Towers			\$100,000
Trees, Shrubs, and Plants; s	ubject to a Maximum Per Item o	f:	
Per Item	•		\$25,000
Per Occurr	rence		\$100,000
Golf Course Greens, Tees a	nd Fairways		
Per Item	·		\$25,000
Per Occurr	ence		\$100,000
Contractors Equipment - No	on-Owned		
Per Item			\$100,000
Per Occurr	ence		\$250,000
Interruption of Computer C	perations		
Per occurr	ence		\$50,000
Annual Ag	gregate		\$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 Dan	nage		\$15,000
Business Ir	come and Extra Expense		\$15,000
Extra Expe	nse Number of Days		30 days
Backup of Sewer, Drains or Sump Pump Failures			\$250,000
Ancillary Buildings			\$10,000
Outdoor Property - including	g but not limited to:		\$100,000
Fences		Traffic Lights/Co	ntrol 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**

Ll	M	ITS
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Mobile Equipment greater than or equal to \$10,000 \$176,232

per item

Mobile Equipment less than \$10,000 per item \$78,929

Deductible: \$5,000

\*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

Total Building and Contents Value \$16,908,004

Deductible: \$5,000

**BI/EE & Utility Interruption Deductible: 24 Hours** 

### **COVERAGE EXTENSION**

Included **Combined Business Income** Included **Combined Extra Expense** Included Spoilage Damage \$10,000,000 Utility Interruption - Time Element \$10,000,000 Electronic Data or Media Included **Expediting Expenses** \$10,000,000 Ordinance or Law \$10,000,000 Hazardous Substance, Contamination, Pollutants \$1,000,000 **Newly Acquired Property** 25% or \$500,000 **Debris Removal** 

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	\$500,000	
Loss Inside the Premises - Money & Securities	\$500,000	
Loss Outside the Premises	\$500,000	
Money Orders and Counterfeit Currency	\$500,000	
Depositors Forgery or Alterations	\$500,000	
Computer Fraud	\$500,000	
Funds Transfer Fraud	\$500,000	
Social Engineering/False Pretenses	\$50,000	

Deductible: \$10,000

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 Mangement Assistance
- Terrorism Coverage Inlcuded
- ICRMT Trust Agreement contains a resolution making the program non-assessable



### **COVERAGE SUMMARY: WC PREMIUM CALCULATION**

CODE	CLASSIFICATION	ANNUAL ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
0083	Farm: Cattle or Livestock Raising NOC & Drivers	\$79,556	5.11	\$4,065
8810	Clerical	\$160,187	0.42	\$673
8868	Teachers/College/Professional	\$212,983	0.36	\$767
9102	Parks	\$394,869	6.64	\$26,219
	TOTALS	\$847,595		\$31,724

Gross Annual Premium		\$31,724
Increased Limit Multiplier	1.02	\$32,359
Minimum Premium	\$1,000	\$32,359
Experience Modifier	0.88	\$28,476
Schedule Modifier	0.75	\$21,357
Expense Modifier		\$21,357
Subtotal		\$21,357
Premium Discount	8.30%	\$19,584
Total Annual Premium		\$19,584



### **PREMIUM SUMMARY**

Presented By:

**Illinois Counties RIsk Management Trust** 

Named Insured: Kendall County Forest Preserve District

**Quote Number:** R3-1000669-2324-01

**Policy Year:** DEC 01, 2023 - DEC 01, 2024

ige Parts	Premium
General Liability	Included
Law Enforcement Liability	Not Covered
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Not Covered
Excess Liability	Included
Package Premium	\$59,777
Workers' Compensation	\$19,584
Total Annual Premium	\$79,361

### **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	Tit	le			
Phone		En	Email		
Role: (check the role that applies)	□Accounting/Invoices	□Claims	□Loss Control		
ADDITIONAL CONTACTS					
Name		Title	e		
Phone		Em	ail		
Role: (enter one person per role)	☐Accounting/Invoices	□ Claims	□Loss Control		



### **ACCEPTANCE STATEMENT**

Named Insured:	Kendall County Forest Preserve District								
Quote Number:	R3-1000669-2324-01								
Policy Year:	DEC 01, 2023 - DEC 01, 2024								
Total Annual Premium	\$79,361								
Terms and Conditions									
<ul> <li>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.</li> <li>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</li> <li>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.</li> </ul>									
REQUESTED PAYMENT PLAN:									
□ Annual □ 50/50	□ 25/6								
FEIN:	_								
Acceptance Statement:									
•	ntion that all terms and conditions, attached scheduled items, and nties Risk Management Trust are accepted effective 12/01/2023.								
Signature of Official	Date								



### **INVOICE**

PRESENTED BY: ILLINOIS COUNTIES RISK MANAGEMENT TRUST

Named Insured:

**Kendall County Forest Preserve District** 

**Quote Number:** 

R3-1000669-2324-01

**Policy Year:** 

DEC 01, 2023 - DEC 01, 2024

**Total Annual Premium** 

\$79,361

Premium Due by Effective Date of Coverage.

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

Annual

50/50

\$39,681

25/6

\$19,840

Please Make Checks Payable to:

Illinois Counties Risk Management Trust

PO Box 8291

Carol Stream, IL 60197-8291

Named Insured:	Kendall County Forest Preserve
Quote Number:	R3-1000669-2324-01
Package Premium Remitted:	



VEH#	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	2009	Ford	F250 Truck	1FTSX21R09EA77 058	\$5,000	\$5,000		\$38,235
4	2011	Ford	F350 Pick-Up	1FT8X3B63BEB95 924	\$5,000	\$5,000		\$19,000
5	2009	Ford	Econoline Van	1FBNE31L99DA6 6106	\$5,000	\$5,000		\$20,526
7	2014	Ford	F150 Supercab 4WD	1FTFX1EF4EKE41 103	\$5,000	\$5,000		\$26,211
8	2008	Ford	Crew Cab 4x4	1FTSW21578EA0 8415	\$5,000	\$5,000		\$21,936
11	2008	Ford	S-DTY F350 Truck	1FDWF37Y78ED7 5075	\$5,000	\$5,000		\$32,136
12	2018	GMC	Sierra 3500 Dump Truck	1GD32VCY3JF12 3226	\$5,000	\$5,000		\$69,889
13	2014	Cronkhite	Double axle Trailer 80	473262025E1000 256	\$5,000	\$5,000		\$4,925
14	2010	Corn Pro	UT-20H Double axle Trailer 81	4MJUB2028AE05 3315	\$5,000 \$5,000			\$7,500
15	2009	Cronkhite	Double axle Trailer 81" x 23'	47336282791000 158	\$5,000	\$5,000		\$7,500
16	2000		Imperial Double axle Trailer 78" x 23'		\$5,000	\$5,000		\$4,000
				TOTAL AGREED VA	\$	0		
				TOTAL ORIGINAL O	\$251	,858		

**TOTAL INSURED VALUE** \$251,858



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
06.05	Baker WoodsF.P PIO - Signage, tables, etc	2939 Route 52 Minooka, IL 60447	Property in the Open	Replacement Cost / Margin Clause	\$9,000	\$0	\$5,000 Wind: \$5,000
1.01	Hoover F.P Entrance Monument	11285 Fox Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$41,000	\$0	\$5,000 Wind: \$5,000
1.02	Hoover F.P - PIO - Backstop, drinking fountain, signage, fencing, flag pole, etc	11285 Fox Rd. Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$573,500	\$0	\$5,000 Wind: \$5,000
1.03	Hoover F.P Lift Station	11285 Fox Road Yorkville, IL 60560	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$114,000	\$0	\$5,000 Wind: \$5,000
1.04	Hoover F.P Moonseed Bldg D	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000
1.05	Hoover F.P Blazing Star Bldg D	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000
1.06	Hoover F.P Moonseed Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$152,000	\$0	\$5,000 Wind: \$5,000
1.07	Hoover F.P Outdoor Recreation Shed # 1	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$10,000	\$3,000	\$5,000 Wind: \$5,000
1.08	Hoover F.P Kingfisher Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$545,000	\$18,000	\$5,000 Wind: \$5,000
1.09	Hoover F. P Baseball Shed-No prop cov per insd	11285 Fox Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.10	Hoover F. PLagoons-no prop cov per insd	11285 Fox Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$0	\$0	\$5,000 Wind: \$5,000
1.11	Hoover F.P Blazing Star Bldg B	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000
1.12	Hoover F. P Latrine and Shower Building	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$247,000	\$1,000	\$5,000 Wind: \$5,000
1.13	Hoover F.P Moonseed Main Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$311,000	\$15,000	\$5,000 Wind: \$5,000
1.14	Hoover F.P Outdoor Recreation Center	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$191,000	\$16,000	\$5,000 Wind: \$5,000
1.15	Hoover F.P Outdoor Recreation Shed # 2	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$7,000	\$2,000	\$5,000 Wind: \$5,000
1.16	Hoover F.P Outdoor Recreation Gathering Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$7,000	\$0	\$5,000 Wind: \$5,000
1.18	Hoover F.P Ballfield Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$44,000	\$3,000	\$5,000 Wind: \$5,000
1.19	Hoover F.P Moonseed Bldg A	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000
1.20	Hoover F.P Outdoor Recreation Shed #3	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$4,000	\$1,000	\$5,000 Wind: \$5,000
1.21	Hoover F.P Moonseed Bldg C	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.22	Hoover F.P Blazing Star Bldg C	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000
1.23	Hoover F.P Blazing Star Main Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$311,000	\$15,000	\$5,000 Wind: \$5,000
1.24	Hoover F.P Lagoon # 2 Shed	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$47,000	\$500	\$5,000 Wind: \$5,000
1.25	Hoover F.P Pump House	11285 Fox Road Yorkville, IL 60560	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$656,000	\$80,000	\$5,000 Wind: \$5,000
1.26	Hoover F.P Rookery Early Learning Education Center	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$601,000	\$36,000	\$5,000 Wind: \$5,000
1.27	Hoover F.P Rookery Shed 1	11285 Fox Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$21,000	\$1,000	\$5,000 Wind: \$5,000
1.28	Rookery-Nature Play Space	11285 Fox Rd. Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$11,000	\$0	\$5,000 Wind: \$5,000
1.32	Hoover F.P Maintenance Garage 1	11285 Fox Road Yorkville, IL 60560	Garage	Replacement Cost / Margin Clause	\$427,000	\$23,000	\$5,000 Wind: \$5,000
1.33	Hoover F.P Maintenance Garage 2	11285 Fox Road Yorkville, IL 60560	Garage	Replacement Cost / Margin Clause	\$187,000	\$52,000	\$5,000 Wind: \$5,000
1.34	Hoover F.P Blazing Star Bldg A	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000
1.35	Hoover F.P Pool House	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Actual Cash Value	\$267,500	\$15,000	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
1.36	Hoover F.P Water Tank - No Property Cov per Insd	11285 Fox Road Yorkville, IL 60560	Water & Sewer Treatmen t	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
1.37	Hoover F.P Moonseed Bldg B	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$23,000	\$1,000	\$5,000 Wind: \$5,000
1.38	Hoover F.P Blazing Star Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$152,000	\$0	\$5,000 Wind: \$5,000
1.39	Hoover F.P Eagle's Nest Pavilion	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$83,000	\$0	\$5,000 Wind: \$5,000
1.40	Hoover F.P Main Staff Residence	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$722,000	\$26,000	\$5,000 Wind: \$5,000
1.41	Hoover F.P Meadow Hawk Bldg	11285 Fox Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$1,399,000	\$73,000	\$5,000 Wind: \$5,000
1.42	Fox Trail Overlook	11285 Fox Rd. Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$38,000	\$0	\$5,000 Wind: \$5,000
10.01	Lyons F.P Property in the Open	8200-8276 Van Emmon Road Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$39,297	\$0	\$5,000 Wind: \$5,000
11.01	Jay Woods FP - Picnic Shelter	857 Creek Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$92,000	\$0	\$5,000 Wind: \$5,000
11.02	Jay Woods FP - Bathroom	857 Creek Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$51,000	\$0	\$5,000 Wind: \$5,000
11.03	Jay Woods F.P Corn Crib	857 Creek Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$104,000	\$16,000	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
11.04	Jay Woods F.P PIO - Signage, outlook deck, benches, tables, etc	857 Creek Road Plano, IL 60545	Property in the Open	Replacement Cost / Margin Clause	\$47,000	\$0	\$5,000 Wind: \$5,000
12.01	Little Rock Creek - Property In The Open	15301 Burr Oak Road Plano, IL 60545	Property in the Open	Replacement Cost / Margin Clause	\$6,668	\$0	\$5,000 Wind: \$5,000
12.02	Little Rock Creek - 1900's Storage Shed	15301 Burr Oak Road Plano, IL 60545	Storage	Replacement Cost / Margin Clause	\$115,000	\$0	\$5,000 Wind: \$5,000
12.03	Little Rock Creek - 1900's Creek Crossing (Improved - No Property Cov per Insd)	Burr Oak Road Plano, IL 60545	Property in the Open	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
13.01	Millbrook North F.P Shed - No Property Cov per Insd	Co Highway 1 Newark, IL 60541	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
13.02	Millbrook North F.P Silo - No Property Cov per Insd	Co Highway 1 Newark, IL 60541	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.01	Millbrook South F.P Silo 1 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.02	Millbrook South F.P Silo 2 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.03	Millbrook South F.P Silo 3 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
14.04	Millbrook South F.P Silo 4 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.05	Millbrook South F.P Silo 5 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.06	Millbrook South F.P Silo 6 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.07	Millbrook South F.P Silo 7 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.08	Millbrook South F.P Silo 8 - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Storage	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.09	Millbrook South F.P Corn Crib - No Property Cov per Insd	Fox River Road Millbrook, IL 60536	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
14.10	Millbrook South F.P Barn - Ineligible for Property Coverage	Fox River Road Millbrook, IL 60536	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
15.01	Blackberry Creek F.P Bridge	US RT 30 & Orchard Rd Montgomery, IL 60538	Property in the Open	Replacement Cost / Margin Clause	\$647,000	\$0	\$5,000 Wind: \$5,000
2.01	Harris F.P Picnic Shelter # 1	10460 Rt. 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$123,000	\$0	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
2.02	Harris F.P Picnic Shelter # 2	10460 Rt. 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$108,000	\$0	\$5,000 Wind: \$5,000
2.03	Harris F.P Picnic Shelter #3	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$50,000	\$0	\$5,000 Wind: \$5,000
2.04	Harris F.P Picnic Shelter # 4	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$144,000	\$16,000	\$5,000 Wind: \$5,000
2.06	Harris F.P Picnic Shelter # 6	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$39,000	\$0	\$5,000 Wind: \$5,000
2.07	Harris F.P Picnic Shelter # 7	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$106,000	\$0	\$5,000 Wind: \$5,000
2.08	Harris F.P Bathroom # 1	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$48,000	\$0	\$5,000 Wind: \$5,000
2.09	Harris F.P Bathroom # 2	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$48,000	\$0	\$5,000 Wind: \$5,000
2.11	Harris F.P Maintenance Building	10460 Rt 71 Yorkville, IL 60560	Garage	Replacement Cost / Margin Clause	\$237,000	\$109,300	\$5,000 Wind: \$5,000
2.12	Harris F.P Fountain Pump Station - No Property Cov per Insd	10460 Rt 71 Yorkville, IL 60560	Water & Sewer Treatmen t	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
2.13	Harris F.P - Announcer/Conces son Bldg	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$52,000	\$0	\$5,000 Wind: \$5,000
2.14	Harris F.P Corn Crib Barn	10460 Rt 71 Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$234,000	\$33,000	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
2.15	Harris F.P PIO - Bridge, flag pole, lighting, signage, etc	10460 Rt. 71 Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$211,000	\$0	\$5,000 Wind: \$5,000
3.01	Richard Young F.P Picnic Shelter # 1	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$46,000	\$0	\$5,000 Wind: \$5,000
3.02	Richard Young F.P Picnic Shelter # 2	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$33,000	\$0	\$5,000 Wind: \$5,000
3.03	Richard Young F.P Bathroom	10460 Rt 71 Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$30,000	\$0	\$5,000 Wind: \$5,000
3.04	Richard Young F.P PIO - Grills, bridge, signage, etc	10460 Rt 71 Yorkville, IL 60560	Property in the Open	Replacement Cost / Margin Clause	\$105,000	\$0	\$5,000 Wind: \$5,000
4.01	Equestrian Center - Ellis House	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$1,531,000	\$93,000	\$5,000 Wind: \$5,000
4.02	Equestrian Center - Indoor Horse Arena	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$769,000	\$25,000	\$5,000 Wind: \$5,000
4.03	Equestrian Center - Horse Barn	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$201,000	\$60,000	\$5,000 Wind: \$5,000
4.04	Equestrian Center - Storage Barn	13986 McKanna Rd Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$177,000	\$46,000	\$5,000 Wind: \$5,000
4.05	Equestrian Center - Bathroom	13986 McKanna Rd Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$51,000	\$0	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
4.06	Equestrian Center - Shed	13986 McKanna Road Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$3,710	\$1,100	\$5,000 Wind: \$5,000
4.07	Equestrian Center - Bridge - No Property Cov per Insd	13986 McKanna Road Minooka, IL 60447	Property in the Open	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
4.08	Equestrian Center - Carport Storage	13986 McKanna Road Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$10,000	\$6,300	\$5,000 Wind: \$5,000
4.09	Equestrian Center - Storage Container	13986 McKanna Road Minooka, IL 60447	Storage	Replacement Cost / Margin Clause	\$8,000	\$4,000	\$5,000 Wind: \$5,000
4.10	Equestrian Center - PIO - Generator, lighting, signage, bridge, etc	13986 McKanna Rd Minooka, IL 60447	Property in the Open	Replacement Cost / Margin Clause	\$114,500	\$0	\$5,000 Wind: \$5,000
5.01	Meramech F.P Picnic Shelter	14780 Griswold Springs Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$50,000	\$0	\$5,000 Wind: \$5,000
5.02	Meramech F.P Bathroom	14780 Griswold Springs Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$30,000	\$0	\$5,000 Wind: \$5,000
5.03	Meramech F.P PIO - Grills, bridge, signage, tables, etc	14780 Griswold Springs Road Plano, IL 60545	Property in the Open	Replacement Cost / Margin Clause	\$43,000	\$0	\$5,000 Wind: \$5,000
6.01	Baker Woods F.P Picnic Shelter #1	2939 Route 52 Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$26,000	\$0	\$5,000 Wind: \$5,000
6.02	Baker Woods F.P Picnic Shelter #2	2939 Route 52 Minooka, IL 60447	Parks Buildings	Replacement Cost / Margin Clause	\$26,000	\$0	\$5,000 Wind: \$5,000



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LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
6.03	Baker Woods F.P Garage - No Property Cov per Insd	2939 Route 52 Minooka, IL 60447	Parks Buildings	Agreed Amount	\$0	\$0	\$5,000 Wind: \$5,000
6.04	Baker Woods F.P Aux Sable Bridge	2939 Route 52 Minooka, IL 60447	Property in the Open	Replacement Cost / Margin Clause	\$446,130	\$0	\$5,000 Wind: \$5,000
7.01	Subat F.P Picnic Shelter	4675-4999 Eldamain Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$50,000	\$0	\$5,000 Wind: \$5,000
7.02	Subat F.P Bathroom	4675-4999 Eldamain Road Plano, IL 60545	Parks Buildings	Replacement Cost / Margin Clause	\$33,000	\$0	\$5,000 Wind: \$5,000
7.03	Subat F.P PIO - Canopy, outlook deck, tables, signage	4675-4999 Eldamain Road Plano, IL 60545	Property in the Open	Replacement Cost / Margin Clause	\$13,000	\$0	\$5,000 Wind: \$5,000
8.01	Pickerill-Pigott F.P Pickerill House	6350 Minkler Road Yorkville, IL 60560	Dwelling	Replacement Cost / Margin Clause	\$1,891,000	\$25,000	\$5,000 Wind: \$5,000
8.02	Pickerill-Pigott F.P Pickerill Shelter	6350 Minkler Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$73,000	\$0	\$5,000 Wind: \$5,000
8.03	Pickerill-Pigott F.P Pickerill Shed	6350 Minkler Road Yorkville, IL 60560	Storage	Replacement Cost / Margin Clause	\$138,000	\$29,000	\$5,000 Wind: \$5,000
8.04	Pickerill-Pigott F.P Pickerill Washroom	6350 Minkler Road Yorkville, IL 60560	Parks Buildings	Replacement Cost / Margin Clause	\$51,000	\$0	\$5,000 Wind: \$5,000



LOC#	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
8.06	Pickerill-Pigott F.P Pigott Shed	6350 Minkler Road Yorkville, IL	Storage	Replacement Cost / Margin Clause	\$133,000	\$21,000	\$5,000 Wind: \$5,000
		60560		Clause			VVIIIa. \$5,000
8.07	Pickerill-Pigott F.P		Parks	Replacement	\$13,000	\$0	\$5,000
	Pigott Overlook Shade Structure	Road Yorkville, IL 60560	Buildings	Cost / Margin Clause			Wind: \$5,000
8.08	Pickerill-Pigott F.P -	6350 Minkler	Property	Replacement	\$8,500	\$0	\$5,000
	PIO - Picnic tables, trash bins	Road Yorkville, IL 60560	in the Open	Cost / Margin Clause			Wind: \$5,000
9.01	Shu Shu Gah F.P	7488 Valley Lane	Parks	Replacement	\$32,000	\$0	\$5,000
	Picnic Shelter	Millbrook, IL 60536	Buildings	Cost / Margin Clause			Wind: \$5,000
9.02	Shu Shu Gah F.P	7488 Valley Lane	Property	Replacement	\$35,000	\$0	\$5,000
	PIO - Signage, fencing, tables, etc	Millbrook, IL 60536	in the Open	Cost / Margin Clause			Wind: \$5,000

TOTAL BUILDING VALUE	\$16,034,804
TOTAL BPP VALUE	\$873,200
TOTAL PROPERTY IN THE OPEN VALUE	
TOTAL INSURED VALUE	\$16,908,004



Mobile I	Equipmen	at greater than or equal to \$1	.0,000 per item			
IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1	2011	Utility Tractor	John Deere	1LV5093ETBY3 40910	\$5,000	\$46,427
2	2005	Utility Tractor	Kubota	35125	\$5,000	\$24,600
4	2010	Ztrak series 997 zero-turn 60"	John Deere	TC997SB05517 9	\$5,000	\$13,528
5	2011	ZD331LP zero-turn 72"	Kubota	AJ2945	\$5,000	\$12,000
6	2018	1211-60 Diesel 60"	Kubota	23031	\$5,000	\$13,400
12	2011	Woods BW 180		1185849	\$5,000	\$10,200
19	2009	Skid Steer Loader w/equipment	Bobcat	A7DD00558	\$5,000	\$27,947
21	2015	RTVx1100	Kubota	13261	\$5,000	\$12,330
23	2013	RTV900	Kubota	D9729	\$5,000	\$15,800



IM#	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
3	2018	Z960 M zero-turn 60"	John Deere	1TC960MCCJT0 60276	\$5,000	\$9,528
8	1983	B7100HST 60"	Kubota	501790	\$5,000	\$3,500
10		Polan push mower 21"		032118M0220 41	\$5,000	\$180
13	2005	Brush Bull mower		973959	\$5,000	\$1,500
14		Snow Plow 8'-6" Pro Plow	Western	TM060927107 68360308	\$5,000	\$4,500
15		Tornado Salt Spreader		53478003	\$5,000	\$500
16		Snow Plow 8'-6" Pro Plow	Western	772666974	\$5,000	\$4,500
17		Monroe Salt Spreader		00095354-A	\$5,000	\$6,356
18		Toronado Salt Spreader		556096000	\$5,000	\$500
20		Augers (2) 10" & 12"		9445513488	\$5,000	\$1,863
22		72" Snow Blade for RTV		KRTV900A8109 5299	\$5,000	\$400
24	2017	Gator 4x2	John Deere	1M04X2SJTHM 120432	\$5,000	\$7,435
25		4 Post Rotary Lift		SM121	\$5,000	\$5,000
26		65 Gal. Tank Sprayer		D252	\$5,000	\$850
27		Honda 4hs engine on sprayer		GX120-118	\$5,000	\$0
28		Sandborn Air Compressor		89593	\$5,000	\$500
29		Foam Sprayer		5198	\$5,000	\$2,500
30		Honda motor on sprayer		GCAFT255386	\$5,000	\$0
31		Cat Motor on Pump		3CP1120G	\$5,000	\$0
32	2013	Fimco 25 gal. Pull Sprayer		LG 2500-303	\$5,000	\$300
33	2004	Log Splitter 21 Ton Vert/Horiz	Briggs & Stratton	1I163H401310 00	\$5,000	\$1,000
34	2011	Log Splitter	Split Master	111302141	\$5,000	\$1,000
35	2004	Snow Blower	Toro	250029647	\$5,000	\$500



IM#	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
36	2014	Snow Blower	Honda	SZBG-6145391	\$5,000	\$550
37		MTD PROSnow Blower	Toro	1H081B60071	\$5,000	\$500
38		Powerlite Snow Blower	Toro	280005564	\$5,000	\$300
39		Trash Pump GX120	Honda	5749461	\$5,000	\$750
40	2005	Power Washer 5hspw	Delta	2451516737	\$5,000	\$300
41		Engine on power washer	Honda	GCAHA- 2581632	\$5,000	\$0
42	2008	Brut Power Washer	Briggs & Stratton	1014157645	\$5,000	\$450
43		Power Washer	Rural King	BEEX-GCR- 09033096	\$5,000	\$550
44		Hay Elevator			\$5,000	\$500
45	2006	Generator EG2500X	Honda	GCAAK- 1186075	\$5,000	\$500
46		5500 13hp Generator	Wen	WM188F	\$5,000	\$800
47	2005	Cutquick	Stihl	163008991	\$5,000	\$1,000
48		Pole Saw	Stihl	257460750	\$5,000	\$1,000
49		Pole Saw	Stihl	503140790	\$5,000	\$1,000
50		Hedge Trimmer	Stihl	287668425	\$5,000	\$400
51		Leaf Blower (4)	Stihl		\$5,000	\$1,100
52		Brush Cutter (2)	Stihl		\$5,000	\$1,300
53		String Trimmer (7)	Stihl		\$5,000	\$2,068
54		Chain Saw (15)	Stihl		\$5,000	\$5,500
55	2020	Power Washer (Cordless)	SunJoe		\$5,000	\$300
56	2021	Power Washer (Cordless)	SunJoe		\$5,000	\$300
57	2003	Cub Cadet 3204 48"			\$5,000	\$1,950
58	2022	LX46	Cub Cadet	1D29NH20156	\$5,000	\$3,199
59		Scaffolding			\$5,000	\$1,200
60		Super Pruner (2)	Stihl		\$5,000	\$1,000
			TOTAL INSURED VALUE		\$255,:	161

