
**THE CITY OF BLUE ISLAND
COOK COUNTY, ILLINOIS**

**RESOLUTION
NUMBER 2022- 019**

**A RESOLUTION OF THE CITY OF BLUE ISLAND,
COOK COUNTY, ILLINOIS, AUTHORIZING THE CITY TO
OBTAIN GENERAL LIABILITY INSURANCE FOR CITY
PARKING LOTS THROUGH SCOTTSDALE INSURANCE
COMPANY**

**FRED BILOTTO, Mayor
RAEANN CANTELO-ZYLMAN, City Clerk
JAIRO FRAUSTO, City Treasurer**

**DEXTER JOHNSON
LUIZ MONTOYA
NANCY RITA
BILL FAHRENWALD
GABRIEL McGEE
CANDACE CARR
JOSH ROLL**

Alderman

RESOLUTION NUMBER 2022- 019

**A RESOLUTION OF THE CITY OF BLUE ISLAND,
COOK COUNTY, ILLINOIS, AUTHORIZING THE CITY TO OBTAIN GENERAL
LIABILITY INSURANCE FOR CITY PARKING LOTS THROUGH SCOTTSDALE
INSURANCE COMPANY**

WHEREAS, the City of Blue Island, Cook County, Illinois (the “City”) is a duly organized and existing City created under the provisions of the laws of the State of Illinois and operating under the provisions of the Illinois Municipal Code, and all laws amendatory thereof and supplementary thereto, with full powers to enact ordinances and adopt resolutions for the benefits of the residents of the City; and

WHEREAS, Alliant/Mesirow Insurance Services provided the City with cost proposals for general liability insurance for City parking lots, attached hereto and incorporated herein as Exhibit A; and

WHEREAS, the Mayor and Aldermen of the City, after reviewing those proposals, find that securing an insurance policy through Scottsdale Insurance, Exhibit A, is advisable and in the best interests of the health, safety and welfare of the residents of the City.

NOW, THEREFORE, BE IT RESOLVED by the Mayor and the Aldermen of the City of Blue Island, Cook County, Illinois as follows:

Section 1. That the above recitals and legislative findings are found to be true and correct and are hereby incorporated herein and made a part hereof, as if fully set forth in their entirety.

Section 2. The Proposal for insurance coverage through Scottsdale Insurance Company, attached hereto as **Exhibit A**, is hereby approved in substantially the same form presented.

Section 3. The officials and officers of the City are hereby authorized to undertake actions on the part of the City as contained in the Proposals to complete satisfaction of the provisions, terms or conditions stated therein.

Section 4. If any section, paragraph, clause or provision of this Resolution shall be held invalid, the invalidity thereof shall not affect any other provision of this Resolution.

Section 5. All ordinances, resolutions, motions or orders in conflict with this Resolution are hereby repealed to the extent of such conflict.

Section 6. This Resolution shall be in full force and effect immediately upon its passage, approval, and publication as required by law.

(Left intentionally blank)

ADOPTED this 26th day of April, 2022, pursuant to roll call as follows:


	YES	NO	ABSENT	PRESENT	ABSTAIN
Alderman JOHNSON	X				
Alderman FAHRENWALD	X				
Alderman RITA	X				
Alderman MONTOYA	X				
Alderman MCGEE			X		
Alderman CARR	X				
Alderman ROLL	X				
Mayor BILOTTO					
	6		1		

APPROVED by the Mayor on April 26, 2022.



FRED BILOTTO
MAYOR OF THE CITY OF BLUE ISLAND,
COUNTY OF COOK AND STATE OF ILLINOIS

ATTESTED and Filed in my office this
26th day of April, 2022.



RAEANN CANTELO-ZYLMAN, CITY CLERK

STATE OF ILLINOIS)
)
COUNTY OF COOK) ss.

CERTIFICATION

I, RAEANN CANTELO-ZYLMAN, DO HEREBY CERTIFY THAT I am the duly elected City Clerk of the City of Blue Island, Illinois, as such City Clerk, I am the keeper of the minutes and records of the Proceedings of the City Council of the said City and have in my custody the RESOLUTIONS and BOOKS of the records of said City.

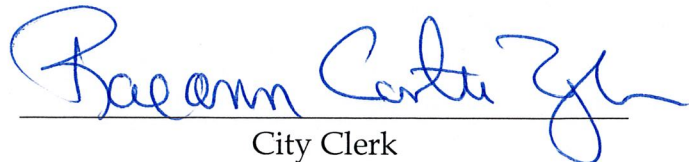
I DO FURTHER CERTIFY that the attached and foregoing is a true and correct copy of the certain **RESOLUTION: A RESOLUTION OF THE CITY OF BLUE ISLAND, COOK COUNTY, ILLINOIS, AUTHORIZING THE CITY TO OBTAIN GENERAL LIABILITY INSURANCE FOR CITY PARKING LOTS THROUGH SCOTTSDALE INSURANCE COMPANY.**

RESOLUTION NO. 2022-019 which was adopted at a regular meeting of the City Council of the City of Blue Island, Illinois held on the **26TH day of April, 2022**; that at said meeting **6** Alderman were present; that at said meeting, on motion duly made and seconded that the Resolution did pass and on the roll being called the vote of each Aldermen present on the question of the passage of said Resolution was duly and separately taken by Ayes and Nays and their names and votes recorded in the minutes of **6** Alderman voted Aye and **0** Alderman voted Nay and **0** Alderman voted Abstain and **1** Alderman Absent.

I DO FURTHER CERTIFY that the original Resolution which the foregoing is a true copy, is entrusted to my care for safe keeping, and that I am the lawful keeper of the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Corporate Seal of the City of Blue Island aforesaid, at the said City in the County and State aforesaid, this **26th** day of **April, 2022**.

CORPORATE SEAL

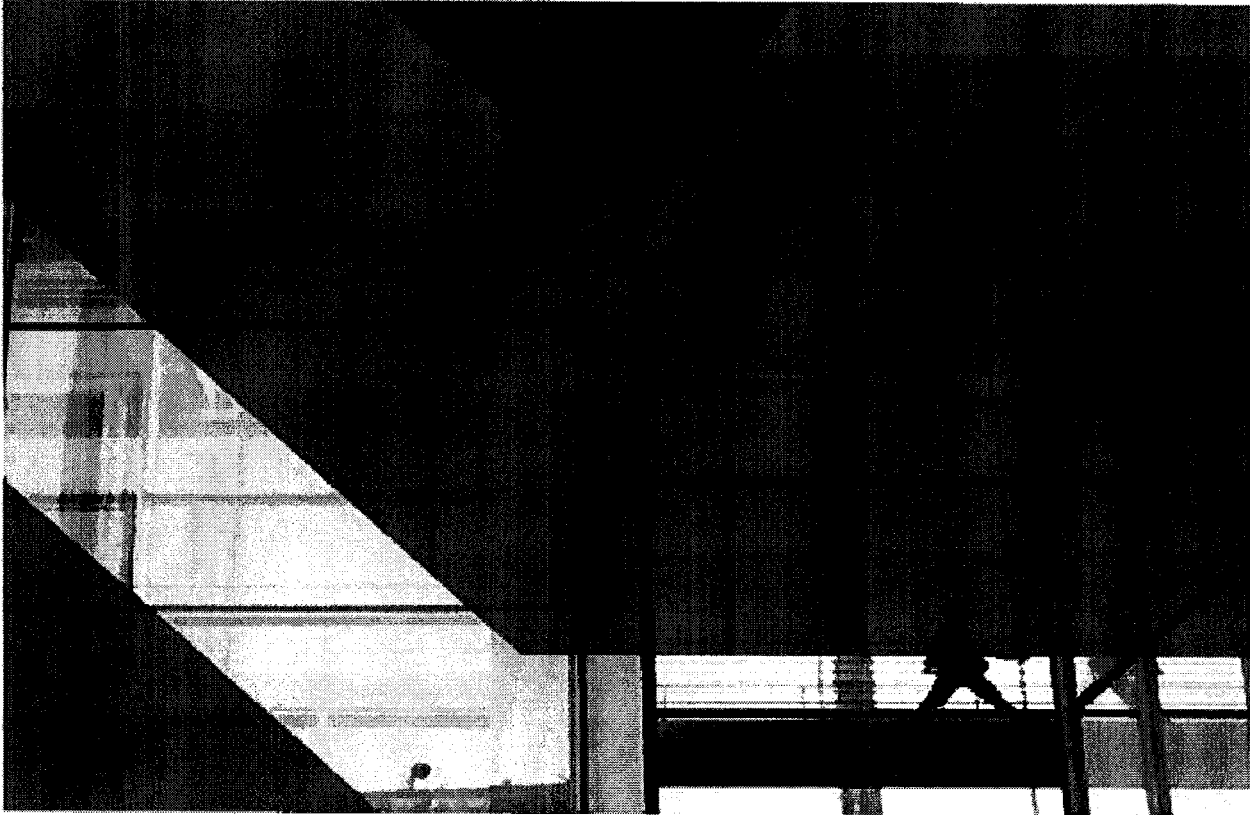


City Clerk



Exhibit A
Insurance Proposals

INSURANCE PROPOSAL
City of Blue Island



Alliant / Mesirov
INSURANCE SERVICES

Issued on April 14, 2022
Presented by:

Tom Collins

Coverage Comparison - City of Blue Island Metra Lots Policy

	Expiring Scottsdale Insurance AM Best Rating : A	Renewal Scottsdale Insurance AM Best Rating : A-
Limits		
Each Occurrence	\$1,000,000	\$1,000,000
General Aggregate	\$2,000,000	\$2,000,000
Products - Completed Operations	\$1,000,000	\$1,000,000
Personal and Advertsing Injury	\$1,000,000	\$1,000,000
Premium	\$23,000	\$23,000
Surplus Lines Taxes	\$1,007	\$1,007
Total Premium	\$24,007	\$24,007
Retention/Deductible	\$5,000	\$5,000
Key Terms:		
Metra as an Additional Insured	Yes	Yes
Auditable Policy	Yes - based on receipts - \$17.25 per \$1,000, based on \$49,000	Yes - based on receipts - \$18.975per \$1,000, based on \$30,000
Claims Handling Expense	Included	Included
Terrorism Coverage	Additional Premium	Additional Premium
Mimimum and Deposit	100%	100%
Minimum Earned if Cancelled	25%	25%
Pre - Binding Subjectivities	Signed TRIA form Inspection possible	Signed TRIA form

Other Carriers Approached

James River - could not compete with pircing, would be more than \$25,000

Zurich Insurance - could not provide coverage requested

Gotham - declined - quoted in prior years

Axia - declined - claim history



Nationwide

**Commercial GL Coverage
COVERAGE FORM: CG 00 01 (04-13)**

General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Per Occurrence	\$1,000,000
Damage to Premises Rented to You	\$100,000
Medical Payments	EXCLUDED
Deductible	\$5,000 BUPD/PAI including LAE GLS-148s 06-15

Liability Rating Classifications and Premium

Loc #/ Bldg #	Class Code	Description	Exposure	Prem / Prod Rate	Prem / Prod Premium
EAST OF WESTERN, WEST OF STATION VERMONT ST BLUE ISLAND IL 60406 COOK					
1/1	46604	PARKING - PUBLIC - OPEN AIR	PER 1000/GROSS SALES / 30,000	\$18.9750 INCL	\$569 INCL

Rates presented are rounded to four decimal places and may not match exactly to premium being charged. Premium amounts are exact.

Commercial GL Additional Insureds

Coverage Description	Form	Number of A/I's	Premium
ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	CG 20 10	1	INCLUDED

Subject to a Policy Minimum Premium of \$23,000

Forms and Endorsements

These terms are valid for 30 days from April 07, 2022. Our quote may differ from the terms requested. Please review the quote carefully.

Submission Number: 104603208C Quote Name QT-00008863



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Nationwide

Optional Coverages

Common Exclusions

- UTS-266g (05-98) ASBESTOS EXCLUSION
- CG 40 15 (12-20) CANNABIS EXCLUSION WITH HEMP EXCEPTION
- GLS 518 (10-16) CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM EXCLUSION
Description of Operations: All locations and operations for which you are covered under a consolidated wrap-up or similar insurance program
- GLS 281s (09-07) CONTINUING OR ONGOING DAMAGE EXCLUSION
- GLS-304s (07-08) CROSS LIABILITY EXCLUSION
- CG 21 47 (12-07) EMPLOYMENT-RELATED PRACTICES EXCLUSION
- CG 21 06 (05-14) EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
- CG 21 35 (10-01) EXCLUSION - COVERAGE C - MEDICAL PAYMENTS
Description And Location Of Premises Or Classification: All premises and classifications
- CG 21 16 (04-13) EXCLUSION - DESIGNATED PROFESSIONAL SERVICES
Description of Professional Services 1: All professional services of any insured
- CG 21 86 (12-04) EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
- CG 21 84 (01-15) EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
- CG 21 09 (06-15) EXCLUSION - UNMANNED AIRCRAFT
- CG 21 67 (12-04) FUNGI OR BACTERIA EXCLUSION
- GLS-289s (11-07) KNOWN INJURY OR DAMAGE EXCLUSION-PERSONAL AND ADVERTISING INJURY
- UTS-267g (05-98) LEAD CONTAMINATION EXCLUSION
- IL 00 21 (09-08) NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
- UTS-74g (08-95) PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION

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Nationwide*

- CG 21 96 (03-05) SILICA OR SILICA-RELATED DUST EXCLUSION
CG 21 49 (09-99) TOTAL POLLUTION EXCLUSION ENDORSEMENT

Additional Exclusions

- UTS-180g (10-08) COMMUNICABLE DISEASE EXCLUSION
GLS-103s (06-09) DESIGNATED OPERATIONS EXCLUSION

Description of Excluded Operations: Operations in the state of Colorado; Operations in the State of New York; Operations in the state of Florida; Exclude all construction operations except for routine maintenance; and routine maintenance means maintenance activities that are scheduled in advance and occur on a regular basis, such as weekly, monthly, quarterly, semi-annually or annually and are included as a recurring cost in maintenance and repair budgets; Any and all operations of the City of Blue Island except for the three (3) Metra Parking/Commuter Lots located at:
Vermont St (East of Western, West of station) 61,478 sq ft
Grove St at Irving (NW Corner & South side of Irving) 20,120 sq ft
IC Lot (North side of Vermont just east of tracks) 17,595 sq ft

- GLS-516 (08-17) SPECIFIED PROJECT EXCLUSION

Additional Insured

- CG 20 10 (12-19) ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION
Name of Additional Insured Person(s) or Organization(s): Metra, Commuter Rail Division
ATTN: Director Real Estate & Contract Management
547 Jackson Blvd
Chicago IL 60661
Location(s) of Covered Operations: Per Written Contract

Special Endorsements

- GLS 74s (09-05) AMENDMENT OF CONDITIONS
CG 24 26 (04-13) AMENDMENT OF INSURED CONTRACT DEFINITION
GLS-152s (08-16) AMENDMENT TO OTHER INSURANCE CONDITION
IL 00 17 (11-98) COMMON POLICY CONDITIONS
IL 09 85 (12-20) DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
GLS-BR-566 (02-21) INDEPENDENT CONTRACTORS AND SUBCONTRACTORS-SPECIAL CONDITIONS

These terms are valid for 30 days from April 07, 2022. Our quote may differ from the terms requested. Please review the quote carefully.

Submission Number: 104803208C Quote Name QT-00008863



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Nationwide*

CG 21 44 (04-17)

LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION

Premises: 1) Vermont St Lot - East of Western, West of Station
2) Grove St at Irving Lot - NW Corner & South side of Irving
3) IC Lot - North Side of Vermont just east of tracks

Project or Operation: Not Applicable

GLS-47s (10-07)

MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

UTS-119g (06-14)

MINIMUM EARNED CANCELLATION PREMIUM

UTS 9g (06-20)

SERVICE OF SUIT CLAUSE

The person named below is authorized and directed to accept service of process on behalf of the Company: Director of Insurance
122 S. Michigan Avenue
19th Floor
Chicago, IL 60603

Mandatory State Amendatory Endorsements will be included, as applicable.

Subject To's

Subject to following terms and conditions:

Annual audit.

Signed TRIA form at time of binding rejecting or accepting coverage.

Notes

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than 100%.

These terms are valid for 30 days from April 07, 2022. Our quote may differ from the terms requested. Please review the quote carefully.

Submission Number: 104603208C Quote Name QT-00008863



General Liability Quote Proposal

Premium Summary

Underwritten By: SCOTTSDALE INSURANCE COMPANY

A.M. Best rated A+ (Superior), FSC XV

We are pleased to offer the following quote. ALL REQUESTS TO BIND COVERAGE MUST BE IN WRITING.

Insured Name	CITY OF BLUE ISLAND
Effective Dates	04/29/2022-04/29/2023
Submission Number	104603208C
GL Base Premium	\$569
- GL Exposure Premium	\$589
- GL Additional Insured Premium	INCLUDED
Total Premium	\$23,000
Terrorism Coverage Premium	\$1,150
Policy Fee	\$350
Number of Inspections	0
Total	\$24,500

Minimum Earned: 25% Minimum and Advance Premium: 100%

Description of Operations: PARK & RIDE LOTS

These terms are valid for 30 days from April 07, 2022. Our quote may differ from the terms requested. Please review the quote carefully.

Submission Number: 104603208C Quote Name QT-00008883

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.

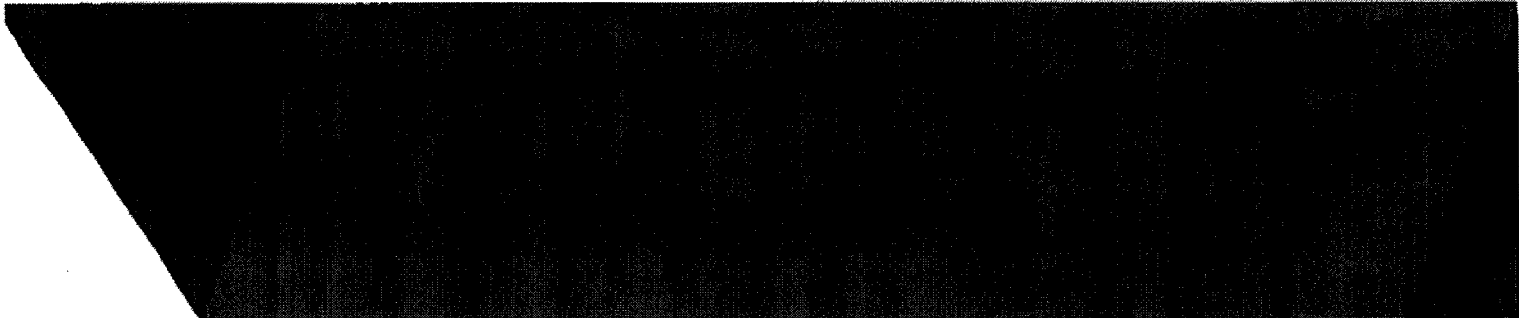
Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries 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 www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

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.

Other Disclosures / Disclaimers = Continued

NY 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.

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.


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.



Other Disclosures / Disclaimers = Continued

Claims Made Policy (D&O/EPL):

(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.

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.



Other Disclosures / Disclaimers = Continued

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 states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- 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 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 certificate holder.
- 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 of insurance, you may be required to name your client or customer on your policy as an additional insured. 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.

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



Optional Coverages

The following represents a list of insurance coverages that are not included in this proposal, but are optional and may be available with further underwriting information.

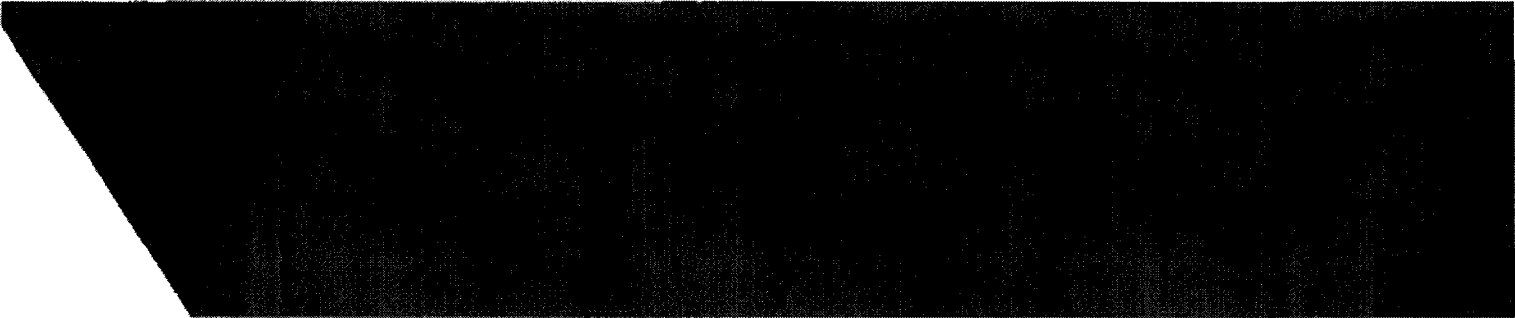
Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here or are unique to your organization.

- Crime / Fidelity Insurance
- Directors & Officers Liability
- Earthquake Insurance
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Flood Insurance
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Medical Malpractice Liability
- Network Security / Privacy Liability and Internet Media Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers' Compensation
- Workplace Violence

Other Services **AlliantConnect**

AlliantConnect is an online portal created especially for you to access and manage your insurance information in real time.

What is AlliantConnect?

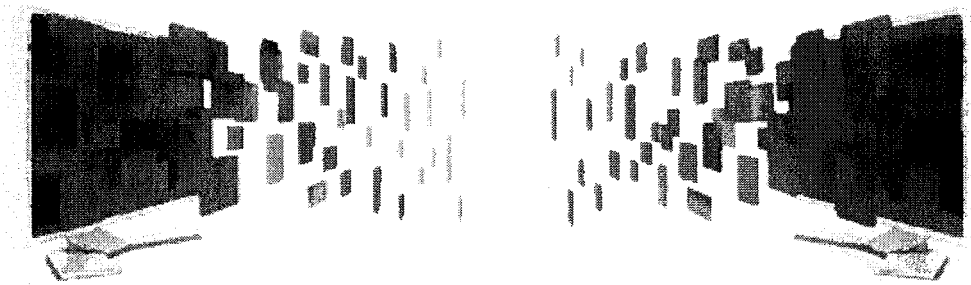


This secure, easy-to-use portal enables you to easily access and manage your insurance information from any Internet connection at any time. Your customized portal provides you with the following:

- A transparent view into your insurance business
- Easy management of your documents, including certificate issuance
- Help with risk control through a comprehensive library of fact sheets, white papers, presentations, and training videos
- An easy place for clients to find a summary of their policy coverages
- A single source to track important dates and announcements
- Access to your Alliant service team

All client data is secured to the appropriate account teams, and the database itself and all backups are stored in a highly encrypted format. In addition, all document changes are archived for audit history.

Contact your service team to set up AlliantConnect today



OTHER ALLIANT SERVICES

Alliant Loss Control Services

HAZARD IDENTIFICATION, EVALUATION, ELIMINATION AND CONTROL WILL PROTECT YOUR COMPANY, LOWER INSURANCE COSTS, AND IMPROVE SERVICE.

Accidents and avoidable incidents that result in financial loss can threaten the very existence and long-term viability of your company. They mean lost time, damaged property, diversion of resources, and possible legal and medical expenses that can place a huge burden on your organization and prevent you from reaching your business goals.

Alliant's Risk Control Consulting helps clients identify and reduce loss exposures. Our specialists can help prevent costly accidents and losses, which can lead to lower insurance costs. Whatever the size of your company or scope of your operations, we can help strengthen your safety and risk management programs with proven services that protect lives, safeguard assets, and control costs. Services are not limited to those listed below.

<p>How to Choose the Right Risk Control Consultant</p> <p>When seeking a qualified risk control consultant, you should ask:</p> <ul style="list-style-type: none">• Does the consultant have specific commercial experience for your type(s) of operations and assets?• Does the consultant have the resources and availability to do the job when you need it and for your intended use?• Do they tell you whatever you need to know to control risk or only what you want to hear?• Does the consultant have a support team of experts able to help you if there is an regulatory citation, a serious claims, or challenging litigation? <p>Each of the above questions can be answered <u>YES</u> by Alliant's Risk Control Consulting.</p> <p>Alliant also offers:</p> <ul style="list-style-type: none">• Extensive Experience in Diverse Business Sectors• Nationwide Coverage• Local Expertise• Peer Review	<p>Safety Services</p> <ul style="list-style-type: none">• Program Development• On-Site Hazard/Risk Assessments• Ergonomics• Industrial Hygiene• Fleet Safety Analysis• General Liability• Training Services <p>Workers' Compensation Services</p> <ul style="list-style-type: none">• Loss Prevention (Safety)• Risk Control (Injury Management)• Recordkeeping Management <p>Property Risk Control Services</p> <ul style="list-style-type: none">• Fire System Evaluation• Risk Assessment• Loss Estimates• Hazard Analysis• Loss Prevention and Risk Control Program Analysis• Property Marketing Reports• Business Interruption Analysis and Continuity Planning• Infrared and Ultrasonic Testing <p>To learn more about our risk control consulting and safety services: (888) 737-4752 Toll Free riskcontrol@alliant.com</p>
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**Freedom Specialty Insurance Company
National Casualty Company
Scottsdale Indemnity Company
Scottsdale Insurance Company
Scottsdale Surplus Lines Insurance Company**

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

TERRORISM RISK INSURANCE ACT

Under the Terrorism Risk Insurance Act of 2002, as amended pursuant to the Terrorism Risk Insurance Program Reauthorization Act of 2019 (the "Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term "certified acts of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy for losses resulting from "certified acts of terrorism," such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear, chemical, biological or radioactive events. Under the formula, the United States Government agrees to reimburse eighty percent (80%) of covered terrorism losses that exceed the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the Act.

You should also know that the Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement as well as insurers' liability for losses resulting from "certified acts of terrorism" when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

CONDITIONAL TERRORISM COVERAGE

The federal Terrorism Risk Insurance Program Reauthorization Act of 2019 is scheduled to terminate at the end of December 31, 2027, unless renewed, extended or otherwise continued by the federal government. Should you select Terrorism Coverage provided under the Act and the Act is terminated December 31, 2027, any terrorism coverage as defined by the Act provided in the policy will also terminate.

IN ACCORDANCE WITH THE ACT, YOU MUST CHOOSE TO SELECT OR REJECT COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" BELOW:

The Note below applies for risks in these states: California, Georgia, Hawaii, Illinois, Iowa, Maine, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin.

NOTE: In these states, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism coverage for such fire losses will be provided in your policy.

If you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy. Please select one of the checkboxes below.

<input checked="" type="checkbox"/>	I hereby elect to purchase certified terrorism coverage for a premium of \$ <u>1,150</u> . I understand that the federal Terrorism Risk Insurance Program Reauthorization Act of 2019 may terminate on December 31, 2027. Should that occur my coverage for terrorism, as defined by the Act, will also terminate.
<input type="checkbox"/>	I hereby reject the purchase of certified terrorism coverage.

Policyholder/Applicant's Signature

Named Insured/ Business Name

Print Name

QT-00008863

Policy Number, if available

Date

Request to Bind Coverage

City of Blue Island

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	Bind Coverage for:
General Liability – Parking Lots	<input checked="" type="checkbox"/>

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

X

Signature

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.