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

**RESOLUTION
NUMBER 2022- 046**

**A RESOLUTION OF THE CITY OF BLUE ISLAND,
COOK COUNTY, ILLINOIS, TO AUTHORIZE
AND APPROVE THE PROPOSAL FOR A CAL SAG LIABILITY
INSURANCE POLICY FROM ALLIANT/MESIROW**

**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- 046

**A RESOLUTION OF THE CITY OF BLUE ISLAND,
COOK COUNTY, ILLINOIS, TO AUTHORIZE
AND APPROVE THE PROPOSAL FOR A CAL SAG LIABILITY INSURANCE
POLICY FROM ALLIANT/MESIROW**

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, the City of Blue Island and Mesirow/Alliant desire to enter into an agreement relating to the proposed insurance coverage for Cal Sage Liability Insurance, a copy of which is attached hereto and made a part hereof as Exhibit A (the “*Proposal*”); and

WHEREAS, the Mayor and Aldermen of the City deem it advisable and in the best interest of the health, safety and welfare of the residents of the City to execute and enter into the Agreement.

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 which is attached hereto and made a part hereof as Exhibit A, is hereby approved in substantially the same form presented to the Mayor and Aldermen of the City with such necessary non-material changes as may be authorized by the Mayor and City

Attorney.

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 Proposal 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.

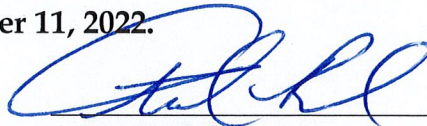
Section 6. This Resolution shall be in full force and effect immediately upon its passage, approval, and publication as required by law.

(Left intentionally blank)

ADOPTED this 11th day of **October, 2022**, pursuant to roll call as follows:

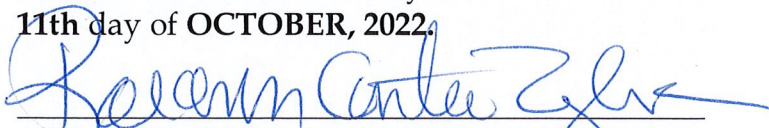
	YES	NO	ABSENT	PRESENT	ABSTAIN
Alderman JOHNSON	X				
Alderman FAHRENWALD	X				
Alderman RITA	X				
Alderman MONTOYA	X				
Alderman MCGEE	X				
Alderman CARR	X				
Alderman ROLL	X				
Mayor BILOTTO					
	7				

APPROVED by the Mayor on **October 11, 2022**.



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

ATTESTED and Filed in my office this
11th day of **OCTOBER, 2022**.



RAEANN CANELO-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.

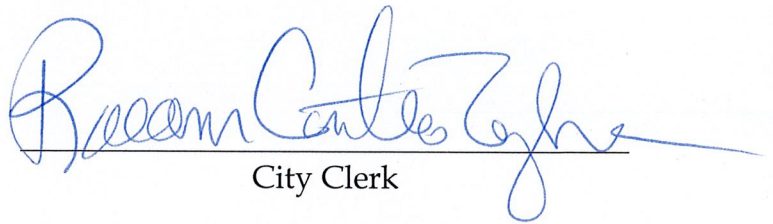
I DO FURTHER CERTIFY that the attached and foregoing is a true and correct copy of the certain **RESOLUTION: A RESOLUTION OF THE CITY OF BLUE ISLAND, COOK COUNTY, ILLINOIS, TO AUTHORIZE AND APPROVE THE PROPOSAL FOR A CAL SAG LIABILITY INSURANCE POLICY FROM ALLIANT/MESIROW.**

RESOLUTION NO. 2022-046 which was adopted at a regular meeting of the City Council of the City of Blue Island, Illinois held on the **11th day of October, 2022**; that at said meeting 7 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 7 Alderman voted Aye and 0 Alderman voted Nay and 0 Alderman voted Abstain and 0 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 **11th** day of **October, 2022**.

CORPORATE SEAL

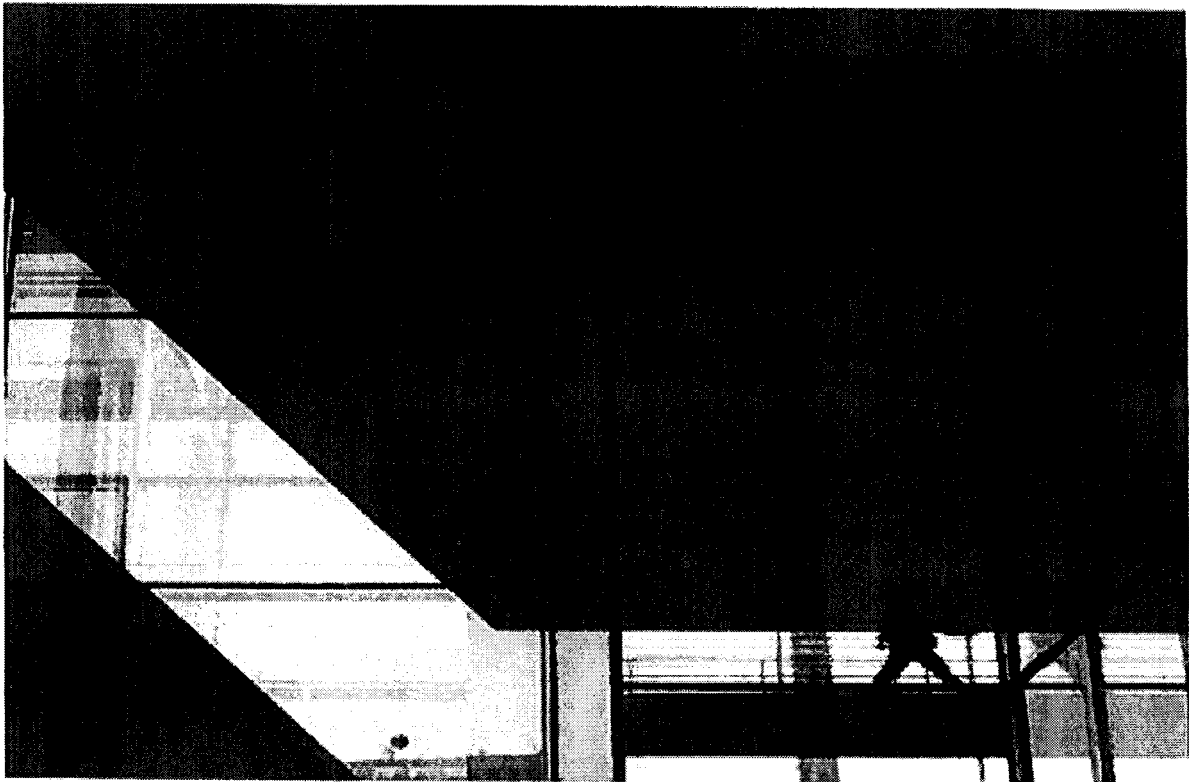


City Clerk



Exhibit A
(Cal Sag Liability Insurance Policy Proposal)

INSURANCE PROPOSAL
City of Blue Island – Cal Sag Liability Policy



Alliant / Mesirov
INSURANCE SERVICES

Issued on September 21, 2022
Presented by:

Tom Collins



Executive Summary

Attached are the renewal documents for the liability renewal for the City of Blue Island and the certain specified parcels for the Cal Sag Harbor area. This policy is effective October 3rd of 2022. The policy is purchased to comply with the lease requirements required by the Metropolitan Water Reclamation District, who is named as an additional insured on this policy.

This coverage includes coverage for the recently completed bike path. This years' options include another deductible option, along with a listing of markets approached. As there has been an issue with claim severity for bike paths generally, the marketplace is very limited regarding carriers that will offer quotes.

Any future changes to the exposures at these parcels could change the structure and the pricing of any future program depending upon the specifics.

City of Blue Island - Bike Path Quote Summary

	<u>Expiring</u>	<u>Renewal - Opt 1</u>	<u>Renewal - Opt 2</u>
Carrier	Admiral	Admiral	Admiral
AM Best Rating	A+	A+	A+
Primary Limit	\$1M occ /\$2M agg	\$1M occ /\$2M agg	\$1M occ /\$2M agg
Deductible	\$25,000	\$25,000	\$10,000
Premium	\$11,290	\$11,885	\$12,461
Excess Carrier	Admiral	Admiral	Admiral
Excess Limit	\$3M occ/\$3M agg	\$3M occ/\$3M agg	\$3M occ/\$3M agg
Premium	\$6,882	\$7,915	\$8,731
Premium Total	\$18,172	\$19,800	\$21,192

* Metropolitan Water Reclamation District named as an additional insured

* Quote terms provided for full coverage detail. Quotes do not include TRIA coverage

Specialty markets approached

Kinsale - declined due to bike exposure
 Scottsdale - \$25,000 minimum premium
 Crum and Forster - declined due to exposure
 James River - could not compete
 Burlington- could not compete

A.M. Best Rating: A+ (Superior)

Financial Size Category: XV

To: RSG SPECIALTY, LLC

Subject: CITY OF BLUE ISLAND

Reference: 042ZXM 003
Casualty: CA000039614-02
Renewal Of:
Excess Renewal Of: GX000003617-02
Carrier: Admiral Insurance Company

PRIMARY GENERAL LIABILITY QUOTE
 (Excess Details Listed After Primary)

Coverage	Commercial General Liability - Occurrence	
Business/Service:	169 ACRES OF VACANT LAND LOCATED IN BLUE ISLAND, IL	
Limits of Liability:	\$1,000,000	Each Occurrence
	\$2,000,000	General Aggregate
	\$2,000,000	Products - Completed Operations Aggregate
	\$1,000,000	Personal/Advertising Injury
	\$300,000	Damage To Premises Rented To You
	\$6,000	Medical Payments (Per Person)
Deductible:	\$25,000	Per Claim - BI/PD/PI/AI Combined, incl LAE
Rate:		Fiat Charge
Premium:	\$11,445	Minimum and Deposit Premium
Total Terrorism Premium:	\$572	See attached Terrorism Disclosure Notice
Total Premium:	\$12,017	

Minimum Retained Premium: Company to retain no less than 25% of the Minimum Term Premium if the Insured cancels.
 This quotation will expire on 10/03/2022 This quotation may not include all terms and conditions requested.

PRIMARY GENERAL LIABILITY FORMS & ENDORSEMENTS

JA10010720	COVER JACKET - ADMIRAL INSURANCE COMPANY
DE20010820	COMMON POLICY DECLARATIONS
DE20020820	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
AI67040920	CLAIM REPORTING NOTICE ADDRESS INFORMATION
CG00010413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG20261219	ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION
CG21060514	EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
CG21320509	COMMUNICABLE DISEASE EXCLUSION
CG21490999	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG21750115	EXCLUSION OF CERTIFIED ACTS OF TERRORISM AND EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES
CG24260413	AMENDMENT OF INSURED CONTRACT DEFINITION
CG24500615	LIMITED COVERAGE FOR DESIGNATED UNMANNED AIRCRAFT
IL00171198	COMMON POLICY CONDITIONS
IL00210702	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
AD08630519	ADDITIONAL CONDITIONS NAMED INSURED'S DUTIES WITH RESPECT TO CONTRACTORS (INDEPENDENT CONTRACTORS MUST MAINTAIN MINIMUM 1/2/1 LIMITS)
AD08420216	BODILY INJURY REDEFINED
AD66090721	MINIMUM PREMIUM AND MINIMUM RETAINED PREMIUM AMENDATORY ENDORSEMENT
AD66110511	DEDUCTIBLE LIABILITY INSURANCE
AD66280415	ASSAULT OR BATTERY EXCLUSION
AD68830621	EXCLUSIONARY JOINT FORM - ASBESTOS, LEAD, MICROORGANISMS, SILICA & EMR
AD69131212	LIMITATION OF COVERAGE TO DESIGNATED PREMISES
AD66650909	SPECIFIED OPERATIONS ENDORSEMENT - PER EXPIRING
AD66660909	SPECIFIED OPERATION EXCLUSION - PER EXPIRING
AD68880321	SPECIAL EXCLUSIONS - JOINT FORM (OCCURRENCE)
AD67210805	COMMERCIAL GENERAL LIABILITY CONDITIONS (AMENDED)
AD67270408	INJURY TO TEMPORARY, VOLUNTEER OR CASUAL WORKER EXCLUSION
AD67480511	INTELLECTUAL PROPERTY EXCLUSION (AMENDED DEFINITION OF PERSONAL AND ADVERTISING INJURY)
AD67580209	ENGINEERED NANOPARTICLES EXCLUSION (ABSOLUTE)
AI08010120	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
AI44020821	SERVICE OF SUIT



INSURANCE GROUP

COMMERCIAL EXCESS LIABILITY QUOTE

Limits of Insurance: (Excess of Underlying Insurance)

Each Loss Event:	\$1,000,000	\$2,000,000	\$3,000,000
Policy Aggregate:	\$1,000,000	\$2,000,000	\$3,000,000
Premium:	\$3,761	\$5,979	\$7,642
Terrorism:	\$188	\$299	\$382
Total Excess Premium:	\$3,949	\$6,278	\$8,024

Minimum Retained Premium: Company to retain no less than 25% of the Minimum Term Premium if the Insured cancels.
 Quote is valid for 30 days, however, the quote is invalid if the current carrier is another WR Berkley Company.
 Unless stated otherwise in this letter, this quote is for a one year policy period. This quotation may not include all terms and conditions requested.

Underlying Insurance Coverage:

Commercial General Liability:		
Admiral Insurance Company	\$1,000,000	Each Occurrence
	\$2,000,000	General Aggregate
	\$2,000,000	Products - Completed Operations Aggregate
	\$1,000,000	Personal and Advertising Injury - Each Offense

COMMERCIAL EXCESS LIABILITY FORMS & ENDORSEMENTS

JX46220720	COVER JACKET ADMIRAL EXCESS
DE20270820	EXCESS LIABILITY POLICY DECLARATIONS
DE20280820	EXCESS SCHEDULE OF "UNDERLYING INSURANCE"
EX46410416	COMMERCIAL EXCESS LIABILITY COVERAGE FORM
EX50460115	CONDITIONAL EXCLUSION OF TERRORISM RELATED TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT
EX51040821	SERVICE OF SUIT