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

**RESOLUTION
NUMBER 2023- 029**

**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 2023- 029

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 26th day of SEPTEMBER, 2023, 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 SEPTEMBER 26, 2023.

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 SEPTEMBER, 2023.

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. 2023-029 which was adopted at a regular meeting of the City Council of the City of Blue Island, Illinois held on the **26th of September, 2023**; 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 **26th day of September, 2023**.

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 19, 2023
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 2023. 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 bike path. There is a comparison of premiums 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>
Carrier	Admiral	Admiral
AM Besr Rating	A+	A+
Primary Limit	\$1M occ /\$2M agg	\$1M occ /\$2M agg
Deductible	\$25,000	\$25,000
Premium	\$11,445	\$14,217
Excess Carrier	Admiral	Admiral
Excess Limit	\$3M occ/\$3M agg	\$3M occ/\$3M agg
Premium	\$7,642	\$7,712
Premium Total	\$19,087	\$21,929

* Metropolitan Water Reclamation District named as an additional insured

* Quote terms provided for full coverage detail

* TRIA coverage not included, as it has been rejected in the past

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

Admiral

INSURANCE GROUP
A Liberty Company

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

Financial Size Category: XV

Subject: CITY OF BLUE ISLAND

Reference: 042ZXM 004

Casualty: CA000039614-03

Renewal Of:
Excess Renewal Of: GX000003617-03

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
	\$5,000	Medical Payments (Per Person)
Deductible:	\$25,000	Per Claim - BI/PD/PI/AI Combined, incl LAE
Rate:	\$81.25	For Each Acre (169)
Premium:	\$13,731	Minimum and Deposit Premium
Total Terrorism Premium:	\$687	See attached Terrorism Disclosure Notice
Total Premium:	\$14,418	

Minimum Retained Premium: Company to retain no less than 25% of the Minimum Term Premium if the Insured cancels.
This quotation will expire on 10/03/2023 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
AI87040920	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
AI08010120	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
IL00171198	COMMON POLICY CONDITIONS
IL00210702	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
AD06630519	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 169 ACRES OF VACANT LAND LOCATED IN BLUE ISLAND, IL: BLUE ISLAND PARCELS 14.01, 14.02, 14.04, 14.05, 14.06, 14.07, 14.08, 14.09, 14.11, 14.13, 15.03, 15.04, 15.05, 15.06, 15.07, 15.10 AND 16.03, BLUE ISLAND, IL 60406 AND EASEMENT NO. E-008, BLUE ISLAND, IL 60406
AD66660909	SPECIFIED OPERATION EXCLUSION ALL CONSTRUCTION AND DEMOLITION WORK
AD68880321	SPECIAL EXCLUSIONS - JOINT FORM (OCCURRENCE)
AD67210805	COMMERCIAL GENERAL LIABILITY CONDITIONS (AMENDED)
AD67270406	INJURY TO TEMPORARY, VOLUNTEER OR CASUAL WORKER EXCLUSION
AD67480511	INTELLECTUAL PROPERTY EXCLUSION (AMENDED DEFINITION OF PERSONAL AND ADVERTISING INJURY)
AD67580209	ENGINEERED NANOPARTICLES EXCLUSION (ABSOLUTE)
AI44020821	SERVICE OF SUIT

SUBJECTIVITIES

Authorization of bindable terms and conditions subject to favorable review of the following:

1) TRIA Notice signed/dated by owner or senior officer

COMMENTS

- 1) Commercial Excess Liability not bindable unless Primary CGL is in-force with Admiral Insurance Group.
- 2) Underlying AL and EL must be insured by carrier rated A – VII or better by A.M. Best.
- 3) Copy of AL and EL binder confirmations required within 30 days of binding.

The terms and conditions set forth in the renewal policy described in this quote authorization letter may be more restrictive than the terms and conditions set forth in the expiring policy. The descriptions contained in this letter summarize selected terms and conditions of the renewal policy. The renewal policy itself, and not this letter, will govern the insured's rights as a policyholder. Specimen copies of most policy forms are available for your review in the PDF file attached to this letter. Complete policy wording may be made available upon your written request. Please read and compare carefully.



COMMERCIAL EXCESS LIABILITY QUOTE

Limits of Insurance: (Excess of Underlying Insurance)

Each Loss Event:	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Policy Aggregate:	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Premium:	\$4,074	\$6,002	\$7,448	\$8,606	\$9,625
Terrorism:	\$204	\$300	\$372	\$430	\$481
Total Excess Premium:	\$4,278	\$6,302	\$7,820	\$9,036	\$10,106

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
EX50461122	CONDITIONAL EXCLUSION OF TERRORISM RELATED TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT
EX51310922	EXCLUSION - CYBER INCIDENT
EX51040821	SERVICE OF SUIT

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. The term "act 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; and 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.

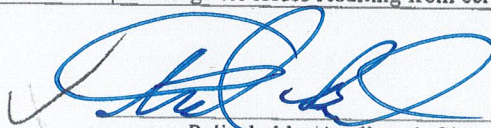
Coverage under your policy may be affected as follows:

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 EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING 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, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. 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.

Acceptance or Rejection of Terrorism Insurance Coverage

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a prospective premium of \$1,168.00
<input checked="" type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.


Policyholder/Applicant's Signature

Insurance Company

X FRED BILOTTO
Print Name

Policy Number

X _____ 9-26-23
Date

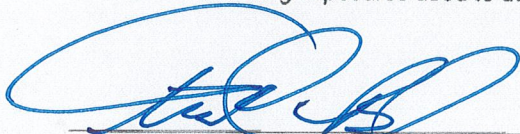
Request to Bind Coverage

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, Excess Liability for Cal Sag parcels	<input 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



Signature

Title *MAYOR*

Printed / Typed Name *Fred Bilotto*

9-26-2023

Date

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.