

INSURANCE RENEWAL AND QUOTES

Attached please find the insurance bids for 11/21/19 – 11/21/20. The Library's Insurance Agent went out to bid this year and received two quotes. The policy is currently held by Hanover Insurance. Hanover's bid came in at \$40,791 this year. CNA came in at \$35,382 with an additional Cyber Liability/Data Breach policy provided by Axis Pro for \$1,073 for a total of \$36,455. The coverage is equal and both insurance companies are rated excellent by A.M. Best.

THEREFORE BE IT RESOLVED that administrative staff is authorized to accept the bids for Library insurance coverage for November 2019 through November 2020 from CNA Insurance for property, liability coverage and workers compensation for a total of \$35,382, and from Axis Pro for cyber liability for \$1,073.

# **INSURANCE PROGRAM RENEWAL INFORMATION**

## **November 21, 2019**

**NAMED INSURED:** Elmhurst Public Library

**MAILING ADDRESS:** 125 S. Prospect Ave.  
Elmhurst, IL 60126

**LOCATION ADDRESS:** 125 S. Prospect Ave.  
Elmhurst, IL 60126

**CONTACTS:** Mary Beth Harper  
Executive Director  
Rita Andreucetti  
Admin/HR Manager

**COVERAGES:** Property Insurance  
General Liability  
Business Auto  
Umbrella Liability  
Workers Compensation  
(Management Liability)

**EFFECTIVE DATE:** November 21, 2019 – November 21, 2020

**AGENCY NAME/CONTACTS:** Kamm Insurance Group  
Estelle Markham  
Diane Jurgaitis

**INSURERS:** Hanover Insurance  
Accident Fund Insurance  
Philadelphia Insurance

## PROPERTY INSURANCE

**Term:** November 21, 2019 – November 21, 2020

**Carrier:** Hanover Insurance  
A.M. Best Rated: A "Excellent"

**Policy #:** ZDC D098554 02

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**Location:** 125 S. Prospect Ave.  
Elmhurst, IL 60126

\$ 28,000,000 Building Limit

\$ 7,300,000 Business Personal Property (Furnishings and Collection)

\$ 1,000,000 Business Income w/Extra Expense

Included Machinery Breakdown

Included Sewer/Drain Back-Up

\$ 1,000,000 Flood (\$50K Deductible)

\$ 1,000,000 Earthquake (\$25K Ded. Hanover, \$50K Ded. CNA)

**FEATURES:**

- Special Form including coverage for Theft
- \$ 5,000 Deductible
- Replacement Cost Valuation
- Gold Broadening Endt. Hanover, CNA Paramount

\$ 100,000 Employee Dishonesty

\$ 50,000 Forgery/Alteration

## GENERAL LIABILITY INSURANCE

**Term:** November 21, 2019 – November 21, 2020

**Carrier:** Hanover Insurance  
A.M. Best Rated: A "Excellent"

**Policy #:** ZDC D098554 02

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### LIMITS

\$1,000,000  
\$2,000,000  
\$2,000,000  
\$1,000,000  
\$1,000,000  
\$ 300,000  
\$1,000,000  
\$ 10,000  
\$ 15,000

### COVERAGES

Occurrence Limit  
Policy Annual Aggregate Limit  
Products and Completed Operations Aggregate Limit  
Personal and Advertising Liability Limit/Aggregate  
Sexual Misconduct Liability  
Fire Damage Legal Liability (Hanover)  
Fire Damage Legal Liability (CNA)  
Medical Expenses Any One Person (Hanover)  
Medical Expenses Any One Person (CNA)

### **FEATURES:**

Occurrence Form  
Broadening Endorsement includes  
Additional Insured, Primary/Non-Contributory and  
Waiver of Subrogation by Contract

### **EMPLOYEE BENEFITS LIABILITY – Claims Made**

- Aggregate Limit \$1,000,000
- Each Claim Limit: \$1,000,000
- Deductible/Each Claim: \$1,000

## BUSINESS AUTO INSURANCE

**Term:** November 21, 2019 – November 21, 2020

**Carrier:** Hanover Insurance  
A.M. Best Rated: A "Excellent"

**Policy #:** ZBC D098554 02

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### LIMITS

**\$1,000,000**

### COVERAGES

Hired/Non-Owned Liability

Protects library for suits involving library staff using personal autos for library business. Does not cover physical damage to employee's vehicle.

## WORKERS COMPENSATION INSURANCE

**Term:** November 21, 2019 – November 21, 2020

**Carrier:** Accident Fund Insurance Company of America

A.M. Best Rated: A "Excellent"

**Policy #:** WCV 6154025

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**Coverage A:** IL - Statutory

**Coverage B:** Employer's Liability  
Bodily Injury By Accident \$ 500,000 Each Accident  
Bodily Injury By Disease \$ 500,000 Policy limit  
Bodily Injury By Disease \$ 500,000 Each Employee

STATE	CLASS CODE	DESCRIPTION	ESTIMATED PAYROLL	# OF EMPLOYEES
IL	8810	CLERICAL OFFICE EMPLOYEES	3,319,531	
IL	9101	ALL OTHER-CUSTODIAL	175,469	

ESTIMATED PREMIUM SUBJECT TO FINAL AUDIT

## UMBRELLA LIABILITY INSURANCE

**Term:** November 21, 2019 – November 21, 2020

**Carrier:** Hanover Insurance  
A.M. Best Rated: A "Excellent"

**Policy #:** UHC D098555 02

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### LIMITS

\$3,000,000

\$ 0

### COVERAGES

Combined Single Limit Each Occurrence  
& General Aggregate

Self-Insured Retention

### **FEATURES:**

Occurrence Form

### **UNDERLYING COVERAGE:**

General Liability  
Employee Benefit Liability  
Hired/Non-Owned Auto  
Workers Compensation (Employers Liability)  
Abuse/Molestation

# ELMHURST PUBLIC LIBRARY

## PREMIUM SUMMARY

COVERAGE	HANOVER PREMIUM 2018 – 2019	HANOVER PREMIUM 2019 - 2020	CNA PREMIUM 2019 - 2020
Commercial Package	25,544	26,004	23,814
Business Auto – Hired/Non-Owned	Included	Included	Included
Umbrella Liability	2,879	2,986	2,122
Workers Compensation (Accident Fund)	12,548	11,421	9,446
<b>Total</b>	<b>\$ 40,791</b>	<b>\$ 40,411</b>	<b>\$ 35,382</b>
Management Liability	5,321	5,321	5,321
<b>TOTAL</b>	<b>\$ 46,112</b>	<b>\$ 45,732</b>	<b>\$ 40,703</b>

MARKETING EFFORTS: CHUBB – NO OFFER, COULD NOT COMPETE

HARTFORD – NO OFFER, COULD NOT COMPETE

CYBER LIABILITY/DATA BREACH: HANOVER – CYBER LIABILITY \$50K, DATA BREACH \$10K

AXIS PRO – CYBER LIABILITY \$50K, DATA BREACH \$50K, \$1,073



## DIRECTORS & OFFICERS LIABILITY

**Term:** January 9, 2019 – January 9, 2020

**Carrier:** Philadelphia Insurance Company  
A.M. Best Rated: A+ "Superior"

**Policy #:** PHSD

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### COVERAGES

Directors & Officers Liability and Entity Liability  
Employment Practices Liability  
Workplace Violence  
Internet Liability

\$ 3,000,000

Directors & Officers Liability

\$ 3,000,000

Employment Practices Liability

\$ 1,000,000

Workplace Violence

\$ 1,000,000

Internet Liability

**RETENTION:**

\$ 25,000

### **FEATURES:**

Third Party Coverage  
Sexual Harassment Coverage  
EPLI Hotline Available  
24/7 Claims Reporting