

## INSURANCE PROGRAM RENEWAL INFORMATION

### November 21, 2022

<b>NAMED INSURED:</b>	Elmhurst Public Library
<b>MAILING ADDRESS:</b>	125 S. Prospect Ave. Elmhurst, IL 60126
<b>LOCATION ADDRESS:</b>	125 S. Prospect Ave. Elmhurst, IL 60126
<b>CONTACTS:</b>	Mary Beth Harper Executive Director Rita Andreucetti Admin/HR Manager
<b>COVERAGES:</b>	Property Insurance General Liability Business Auto Umbrella Liability Workers Compensation (Management Liability)
<b>EFFECTIVE DATE:</b>	November 21, 2022 – November 21, 2023
<b>AGENCY NAME/CONTACTS:</b>	Kamm Insurance Group Estelle Markham Megan Medders
<b>INSURERS:</b>	Hanover Insurance Philadelphia Insurance

## PROPERTY INSURANCE

**Term:** November 21, 2022 – November 21, 2023

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

**Policy #:** 6079449541

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

\$ 28,000,000

Building Limit

\$ 8,057,390

Business Personal Property (Furnishings and Collection)

\$ 1,000,000

Business Income w/Extra Expense (CNA)

Actual Loss Sustained

Business Income w/Extra Expense (Hanover)

Included

Machinery Breakdown

Included

Sewer/Drain Back-Up

\$ 1,000,000

Flood (\$50K Deductible CNA, \$25K Hanover)

\$ 1,000,000

Earthquake (\$50K Deductible CNA, \$25K Hanover)

**FEATURES:**

- Special Form including coverage for Theft
- \$ 5,000 Deductible (24 hours Time Element)
- Replacement Cost Valuation
- Gold Broadening Endt. Hanover, CNA Paramount

\$ 100,000

Employee Dishonesty

\$ 50,000

Forgery/Alteration

\$ 100,000

Privacy & Security Liability, Cyber Media Liability (Hanover)

\$ 100,000

Data Breach (Hanover)

## GENERAL LIABILITY INSURANCE

**Term:** November 21, 2022 – November 21, 2023

**Carrier:** CNA Insurance  
A.M. Best Rated: A “Excellent”

**Policy #:** 6079449541

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### LIMITS

\$1,000,000

\$2,000,000

\$2,000,000

\$1,000,000

\$1,000,000

\$1,000,000

\$ 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

Medical Expenses Any One Person (\$5K Hanover)

### **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 (CNA)
- Aggregate Limit \$2,000,000 (Hanover)
- Each Claim Limit: \$1,000,000
- Deductible/Each Claim: \$1,000

## BUSINESS AUTO INSURANCE

**Term:** November 21, 2022 – November 21, 2023

**Carrier:** CNA Insurance  
A.M. Best Rated: A “Excellent”

**Policy #:** 6079449555

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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.

Library should maintain copies of staff personal auto Insurance cards/information. MVRs should be run.

## WORKERS COMPENSATION INSURANCE

**Term:** November 21, 2022 – November 21, 2023

**Carrier:** CNA Insurance

**A.M. Best Rated:** A “Excellent”

**Policy #:** 6079449569

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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	3,288,259	
IL	9101	ALL OTHER-CUSTODIAL	227,981	

**ESTIMATED PREMIUM SUBJECT TO FINAL AUDIT**

## UMBRELLA LIABILITY INSURANCE

**Term:** November 21, 2022 – November 21, 2023

**Carrier:** CNA Insurance  
A.M. Best Rated: A “Excellent”

**Policy #:** 6079449572

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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)

# ELMHURST PUBLIC LIBRARY

## PREMIUM SUMMARY

COVERAGE	EXPIRING PREMIUM 2021 - 2022	RENEWAL PREMIUM 2022-2023
Commercial Package	21,241	22,879
Auto Liability	Included	Included
Umbrella Liability	2,125	2,325
Workers Compensation	8,808	9,304
<b>Total</b>	<b>\$ 32,174</b>	<b>\$ 34,508</b>
Management Liability (1/9/22)	6,099	
<b>TOTAL</b>	<b>\$ 38,273</b>	

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KAMM INSURANCE GROUP  
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312-425-2359  
10/14/22

## DIRECTORS & OFFICERS LIABILITY

**Term:** January 9, 2022 – January 9, 2023

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

**Policy #:** PHSD 1500014

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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