

INSURANCE RENEWAL AND QUOTES

Attached please find the insurance bids for 11/21/14 – 11/21/15. Our current carrier is CNA. CNA came in quite a bit higher this year than some other carriers. After comparing coverage with our broker, I suggest that we go with the Chubb insurance alternate quote for \$47,151 with a \$5,000 deductible. Chubb is a highly rated company and they write a lot of library business.

THEREFORE BE IT RESOLVED that administrative staff is authorized to accept the bid for Library insurance coverage for November 2014 through November 2015 from Chubb Insurance for a total of \$47,151 for property, liability and worker's compensation coverage.

Elmhurst Public Library Commercial Insurance Program

Renewal Marketing Premium Comparison: 11/21/14 – 11/21/15

	<u>CNA</u>	<u>HANOVER</u>	<u>GUIDE ONE</u>	<u>CINCINNATI</u>	<u>CHUBB</u>
Deductible	10,000	10,000	10,000	10,000	10,000
<u>COVERAGE AREAS:</u>					
Commercial Property	24,461	Included	16,792	30,217	17,646
Business Income/Extra Expense	Included	Included	Included	Included	Included
Equipment Breakdown	Included	Included	Included	Included	Included
Inland Marine	Included	Included	5,172	2,920	Included
Commercial Crime	75	Included	215	1,016	353
General Liability	638	Included	6,797	3,624	7,908
Business Auto	Included	Included	Included	177	676
Package Total	25,174		28,976	37,954	26,583
Workers Compensation	23,692		14,958	18,238	17,228
Umbrella	1,970		2,387	2,041	3,090
TOTALS	\$ 50,836	\$ 60,120	\$ 46,321	\$ 58,233	\$ 46,901

Marketing Results:

Chubb – Alternate quote @ \$5,000 deductible: \$47,151

Hanover – This is a premium indication only.

Subjectivities: Cincinnati – quote subject to inspection.

Estelle Markham
Kamm Insurance Group
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Chicago, IL 60606

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312-256-8406 (Fax)
emarkham@kammgroup.com

11/4/14

CUSTOMARQ FOR CULTURAL INSTITUTIONS COVERAGE PROPOSAL

FOR

**ELMHURST PUBLIC LIBRARY
COVER PAGE**

Submitted to:

KAMM INSURANCE GROUP INC.
300 S. WACKER DR. #1000
CHICAGO, IL 60606-4401

Attn: Estelle Markham

This proposal does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Chubb from offering or providing insurance. To the extent any such prohibitions apply, this proposal is void ab initio.

Information contained in this proposal is descriptive only. This proposal contains highlights or typical features available in our policies. These features are subject to change based upon underwriting and may or may not be available or apply to your policy. The precise coverage afforded is subject to the terms and conditions of the policies issued. The Company reserves the right, in its sole discretion, to amend or withdraw this Proposal if the Company becomes aware of any new, corrected or updated information that the Company reasonably believes would change its underwriting evaluation.

This quotation/proposal contemplates an integrated insurance program that includes all of the lines of business, terms and conditions outlined. The pricing and terms and conditions shown in this quotation/proposal cannot be separated. As such, if you reject individual components of the quote/proposal or any part of the program is cancelled and/or non-renewed, the terms and conditions of the remaining portion of the account are subject to reevaluation by the Company and all elements including program structure, pricing, as well as other terms and conditions will be subject to change.

This information is intended for producers that are properly licensed and authorized in at least one of the writing companies that comprise the Chubb Group of Insurance Companies (Chubb). If you are not a licensed and authorized Chubb producer, please direct this communication to the person in your office that holds such designations and contact Chubb to update the contact information for this policy.

For promotional purposes, Chubb refers to member insurers of the Chubb Group of Insurance Companies underwriting coverage: Federal Insurance Company, Vigilant Insurance Company, Pacific Indemnity Company, Great Northern Insurance Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Lloyds Insurance Company of Texas. Not all insurers do business in all jurisdictions.

Customarq For Cultural Institutions for
ELMHURST PUBLIC LIBRARY

Chubb's *Customarq For Cultural Institutions*, offers state-of-the-art insurance protection. This product builds on Chubb's tradition of leadership with its enhanced features, flexible approach to valuation and automatic limits of insurance for many coverages.

Some of the many benefits of *Customarq For Cultural Institutions*:

- ♦ Modular format, with clear policy language and easy-to-use structure.
- ♦ An automatic blanket limit that allows insurance dollars to be spent where they are needed most following a loss.
- ♦ Broad property/income perils.
- ♦ Automatic limits for many coverages, with the option to purchase additional limits.
- ♦ Flexible approach to property valuation.
- ♦ Business income protection, including worldwide dependent business premises.
- ♦ Vendors, lessors of premises, lessors of leased equipment, employees (including leased workers) and volunteers automatically included as insureds.

Since 1882, Chubb has provided property and casualty insurance to businesses around the world. Chubb continues to receive high ratings for financial strength and stability from A.M. Best, Standard & Poor's and Moody's, an important consideration that underscores an insurer's ability to pay its claims now and in the future. Every *Customarq For Cultural Institutions* policy is backed by Chubb's financial stability, renowned claim and loss control service, global network and underwriting expertise.

11/06/2014

Chubb Group of Insurance Companies

PREMIUM SUMMARY

<u>Policy Type</u>	<u>Premium</u>	<u>Commission</u>	<u>Payment Options</u>
Commercial Lines Package	\$26,157	15.0%	Agency Bill / Quarterly
Federal Insurance Company			
Policy No.: TBD			
Property	\$18,896		
Liability	\$7,908		
Crime	\$353		
Machinery Breakdown	Included in Property		
Taxes and Surcharges	\$0	0%	Prepaid
Automobile Insurance	\$676	12.5%	Agency Bill / Quarterly
Federal Insurance Company			
Policy No.: TBD			
Portion attributable to	\$ 0	0%	Prepaid
Taxes and Surcharges			
Workers' Compensation	\$17,228	5.0%	Agency Bill / Quarterly
Federal Insurance Company			
Policy No.: TBD			
Expense Constant	\$ 330	0%	Prepaid
Portion attributable to	\$ 172	0%	Prepaid
Taxes and Surcharges			
Umbrella Insurance	\$3,090	15.0%	Agency Bill / Prepaid
Federal Insurance Company			
Policy No.: TBD			
Portion attributable to	\$ 0	0%	Prepaid
Taxes and Surcharges			
TOTAL ACCOUNT PREMIUM	\$47,151		

Please note the underwriting company in which this quote is being offered. All insurers of the Chubb Group of Insurance Companies share the same financial ratings.

The portion attributable to Taxes, Surcharges and Other Charges is an estimate. The Insured is responsible for the total amount, if bound, shown on the premium bill and/or premium summary, regardless of the amount shown above.

Terrorism

Portion of premium attributable for Terrorism - Included in above premium

Property	\$280
*Ensuing Fire	\$49
General Liability	\$222
Crime	\$0
Machinery Breakdown	Included in Property
Workers Compensation	\$1,295
**Umbrella	\$90
***Umbrella	\$450

**If you elect not to purchase coverage for terrorism and your policy provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium shown above for Ensuing Fire is the amount attributable to the insurance provided pursuant to that statutory standard fire policy. This coverage cannot be rejected.*

***When the insured elects coverage for acts of terrorism in all underlying, and elects terrorism coverage under this policy.*

****When the insured does NOT elect coverage for acts of terrorism in ANY underlying insurance, and elects terrorism coverage under this policy.*

Should the insured not elect coverage for acts of Terrorism in any of the underlying insurance, and elects the option above which includes coverage for acts of terrorism in this quotation, we reserve the right to withdraw our offer for coverage to which this quotation pertains.

"Terrorism" refers to terrorism losses covered by the Terrorism Risk Insurance Act of the United States of America (15 USC 6701 note). Please refer to the Important Notice to Policyholders which outlines both the Federal Government's and the Insurance Company's obligation of payment under the Terrorism Risk Insurance Act.

CUSTOMARQ COMMERCIAL COVERAGE

Policy Number: TBD
Company: Federal Insurance Company
Effective Date: November 21, 2014 to November 21, 2015

Premises 1) 125 S PROSPECT AVE, ELMHURST (DU PAGE COUNTY), IL 60126
Summary:

PROPERTY INSURANCE

Deductible: \$5,000

The deductible shown above applies to all coverages except Business Income and Extra Expense, and all premises, unless a specific deductible is shown following a coverage.

PREMISES COVERAGES – SPECIFIC LIMITS	LIMITS OF INSURANCE
Premises #1/Building #1	
Building	\$27,000,000
Personal Property	\$7,149,010
Business Income with Extra Expense	\$1,000,000
Waiting Period 24 hours (Normal Business Hours)	
Extended Period Unlimited	
EDP Property on Premises	\$725,000
Deductible \$2,500	
Sculpture, 3 Benches, Unscheduled Fine Arts	\$75,700
Deductible \$2,500	
Machinery Breakdown	INCLUDED

EARTHQUAKE	LIMITS OF INSURANCE
Policy Annual Aggregate Limit	\$1,000,000
Earthquake	
Premises 1	
Premises Annual Aggregate Limit	\$1,000,000
Per Occurrence Limit	\$1,000,000
Property Damage Per Premises/Per Occurrence Dollar	\$25,000
Deductible	
Waiting Period Per Premises/Per Occurrence (Normal Business Hours)	24 Hours

FLOOD	LIMITS OF INSURANCE
Policy Annual Aggregate Limit	\$1,000,000
<i>Flood</i>	
<i>(Inundation, Back-Up and Mud Flow Included)</i>	
Premises 1	
Premises Annual Aggregate Limit	\$1,000,000
Per Occurrence Limit	\$1,000,000
Per Occurrence Waiting Period (Normal Business Hours)	24 Hours
Per Occurrence Dollar Deductible	\$50,000

POLICY FORMS		
80-02-0005	07-03	PROPERTY DECLARATIONS
80-02-0215	07-03	PROPERTY SUPPLEMENTARY DEC.-BUSINESS INCOME
80-02-0300	05-10	PROPERTY SUPPLEMENTARY DECLARATIONS
80-02-1000	06-05	BUILDING AND PERSONAL PROPERTY
80-02-1004	07-03	BUSINESS INCOME WITH EXTRA EXPENSE
80-02-1017	07-03	ELECTRONIC DATA PROCESSING PROPERTY
80-02-1018	07-03	EXTRA EXPENSE
80-02-1048	07-03	ACCTS REC, FINE ARTS, MONEY & SEC, VAL PAPERS
80-02-1095	07-03	IMPAIRMENT OF COMPUTER SERVICES-MALICIOUS PGM
80-02-1097	06-05	PROPERTY/BI CONDITIONS & DEFINITIONS
80-02-1112	05-10	CI EXTENSION FOR PROPERTY/BI INSURANCE
80-02-1300	07-03	SCHEDULED PERSONAL PROPERTY COVERAGE
80-02-1303	10-06	ADD'L PERIL - EQ LIMIT/DED OR WAITING PERIOD
80-02-1428	10-06	ADD'L PERIL - FLOOD LIMIT/DED OR WAIT.PERIOD
80-02-1644	05-04	ELECTRONIC DATA AND PERIL CHANGES
80-02-1658	12-07	CAP ON CERT. TERRORISM LOSSES (ALL PREMISES)
80-02-1776	09-05	ILLINOIS MANDATORY AMENDED CONDITIONS
80-02-5250	06-08	ORD OR LAW & EXISTING GREEN STANDARDS LPB
80-02-5310	02-12	MECH. OR ELECT. SYSTEM OR APPARATUS DEF AMEND
80-02-5323	08-12	EVENT CANCELLATION ADDITIONAL COVERAGE ADDED
99-10-0874	04-07	IL - IMPORTANT NOTICE

CUSTOMARQ PROPERTY HIGHLIGHTS

The precise coverage afforded is subject to the terms and conditions of the policies issued. The following features are subject to change based upon underwriting and may or may not be available or apply to your policy.

VALUATION

Replacement Cost

Cost of Replacement at any Location

Brands & Labels

Construction Fees

Customs Duties

Extended Warranties

Ordinance or Law

Selling Price on Finished Stock and Sold Personal Property

Replacement Cost on Personal Property of Others, Business Personal Property You Lease and Personal Property of Employees

Replacement Cost on Research and Development Property if repaired, replaced or reproduced

Valuation on Tenants' I&B when not replaced – ACV

24 Months to Decide to Repair or Replace

\$ 250,000 BLANKET LIMIT OF INSURANCE

The automatic blanket limit applies to:

Accounts Receivable

Electronic Data Processing Property

Leasehold Interest - Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest

Leasehold Interest - Undamaged Tenants' Improvements & Betterments

Non-Owned Detached Trailers

Trees, Shrubs, Plants, Lawns or Topiary

Pair and Set

Personal Property of Employees

Public Safety Service Charges

Research and Development Property

Valuable Papers

The Blanket Limit of Insurance applies over all of the coverages shown above and may be apportioned at the time of loss. This Blanket Limit of Insurance applies separately at each covered premises shown in the Declarations and is subject to the Property Deductible specified in the Declarations.

Separate specific Limits of Insurance may be purchased for any of these coverages. If purchased, the blanket limit of insurance will apply in addition to the specific limit.

ADDITIONAL PROPERTY COVERAGES

The following Additional Coverages apply separately at each of your premises. In this proposal, any additional limits for these coverages that you have purchased are indicated at the described premises to which the increased limits apply. A policy level deductible applies to each of the Additional Coverages, unless otherwise indicated below or at the described premises

Any other location for:

Accounts Receivable	\$ 15,000
Building Components	\$ 15,000
EDP Property	\$ 50,000
Collections	\$ 15,000
Personal Property	\$ 15,000
R&D Property	\$ 15,000
Valuable Papers	\$ 15,000

Collections – On Premises \$ 25,000

Debris Removal

25% of direct damage loss, plus:

Premises Shown in the	
Declarations	\$ 100,000
Any Other Location	\$ 25,000
In Transit	\$ 25,000

Deferred Payments \$ 25,000

Exhibition, Fair or Trade Show:

EDP Property	\$ 15,000
Collections	\$ 15,000
Personal Property	\$ 15,000

Extra Expense \$ 100,000

Fungus Clean-Up or Removal

\$ 25,000

Impairment of Computer Services - Malicious Programming:

Inside Attack	\$ 100,000
Outside Attack - Per	
Occurrence	\$ 10,000
Outside Attack - Annual	
Aggregate	\$ 50,000

Installation:

Any Job Site	\$ 25,000
In Transit	\$ 25,000

In Transit for:

Accounts Receivable	\$ 15,000
Building Components	\$ 15,000
EDP Property	\$ 50,000
Collections	\$ 15,000
Personal Property	\$ 15,000
Valuable Papers	\$ 15,000

Loss of Master Key \$ 15,000

Loss Prevention Expenses \$ 10,000

Mobile Communication
Property \$ 5,000
Minimum Deductible \$3,500

Money & Securities:

On Premises	\$ 15,000
Off Premises	\$ 10,000

Pollutant Cleanup or
Removal \$ 25,000

Exhibit Water \$ 10,000

Preparation of Loss Fees \$ 10,000

Newly Acquired Premises Or Newly Acquired Or Constructed Property for 180 days

Building	\$1,000,000
Personal Property	\$ 500,000
Personal Property at	
Existing Premises	\$ 100,000
EDP Equipment	\$ 250,000
Electronic Data	\$ 50,000
Communication Property	\$ 50,000
Collections	\$ 25,000

BUSINESS INCOME

The limits of insurance shown below are provided for the coverages shown at no additional cost to you. You may purchase increased limits of insurance for an additional premium.

Limit of Insurance

Any Other Location	\$ 25,000
Contractual Penalties	\$ 10,000
Loss of Utilities (excludes Overhead Trans. Lines)	\$ 15,000
Exhibition, Fair or Trade Show	\$ 10,000
Ingress & Egress	\$ 25,000
Newly Acquired Premises – Business Income	\$100,000 for 180 days
Pollutant Clean-Up or Removal	\$ 10,000
Preparation of Loss Fees	\$ 10,000
Worldwide Dependent Business Premises	\$100,000

LIABILITY INSURANCE

COVERAGE

LIMITS

General Liability

General Aggregate Limit	\$2,000,000
(Products and Completed Operations are subject to the General Aggregate)	
Advertising Injury and Personal Injury Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Medical Expenses Limit	\$10,000
Damage to Premises Rented to You Limit	\$1,000,000

Employee Benefits Errors or Omissions - Claims Made

Aggregate Limit	\$1,000,000
Each Claim Limit	\$1,000,000
Deductible - Each Claim	\$1,000
Retroactive Date:	November 21, 2014

Abuse or Molestation

Aggregate Limit	\$1,000,000
Deductible - Each Claim	\$25,000
Retroactive Date:	November 21, 2014

EXPOSURE BASE

Premises Operations

Premises 1

LIBRARIES

90,000 AREA

Abuse or Molestation

ABUSE OR MOLESTATION

7,000 NUMBER OF ENROLLEES

Employee Benefits Errors or Omissions - Claims Made

EMPLOYEE BENEFITS E&O

146 NUMBER OF EMPLOYEES

POLICY FORMS		
80-02-2838	07-98	ILLINOIS MANDATORY ENDORSEMENT
80-02-6403	12-07	CAP ON CERTIFIED TERRORISM LOSSES
80-02-6541	03-05	CONDITION - PREMIUM AUDIT
80-02-0010	04-94	LIABILITY DECLARATIONS
80-02-2000	04-01	GENERAL LIABILITY
80-02-2062	11-98	EMPLOYEE BENEFITS ERRORS OR OMISSIONS
80-02-2095	03-10	ABUSE OR MOLESTATION-CLAIMS MADE AND REPORTED
80-02-2629	04-00	EXCLUSION-PRIVACY POLICY (GENERAL LIABILITY)
80-02-2721	04-94	ILLINOIS MANDATORY - HOSTILE FIRE/POLLUTION
80-02-2742	04-94	ILLINOIS - MANDATORY - DUTIES/CONDITIONS
80-02-6528	01-13	EXCL-INFO LAWS INCL UNAUTH OR UNSOLICIT COMMUN
80-02-6545	03-05	EXCLUSION - INTERNET ACTIVITIES OR USE, TOTAL
80-02-6981	10-08	IL MANDATORY - REIMBURSEMENT OF DEFENSE COSTS
80-02-8201	09-06	DEDUCTIBLES
80-02-8290	05-10	EXCL - INTELLECTUAL PROPERTY LAWS OR RIGHTS
80-02-8327	04-12	EXCL-ABUSE MOLESTATION-ACTUAL ALLEGED THREAT
80-02-8423	04-12	EXCLUSION - LOSS OF USE ELECTRONIC DATA
80-02-8425	01-14	EXCL-ALCOHOLIC BEVERAGE TYPE BUSINESSES
80-02-8772	12-10	IL - DEFINITIONS - CLAIMS ADJUSTMENT EXPENSES

CRIME INSURANCE

COVERAGE	LIMITS OF INSURANCE	DEDUCTIBLE
Depositor's Forgery	\$50,000	\$10,000
Employee Theft	\$50,000	\$10,000

POLICY FORMS		
80-02-0020	04-94	CRIME DECLARATIONS
80-02-3000	07-03	CRIME
80-02-3110	05-10	CI AMENDED LOSS PAYMENT BASIS
80-02-3704	10-03	ILLINOIS MANDATORY

COMMON POLICY CONDITIONS

POLICY FORMS		
80-02-9001	06-98	HOW TO REPORT A LOSS
80-02-9090	06-05	COMMON POLICY CONDITIONS
80-02-9763	10-06	IL MAND CANCELLATION & WHEN WE DO NOT RENEW
80-02-9790	03-12	COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS
80-02-9800	12-08	INSURING AGREEMENT
99-10-0732	12-07	NOTICE TO POLICYHOLDERS-TRIPRA
99-10-0792	09-04	IMPORTANT NOTICE - OFAC
99-10-0838	05-05	ILLINOIS POLICY INFORMATION NOTICE
99-10-0872	06-07	AOD POLICYHOLDER NOTICE

The state in which this policy is issued may require that we advise you that if available, the following condition is added to your policy:

All references in the policy to "spouse" include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date November 6, 2014

Insured Name Elmhurst Public Library
Mailing Street Address 125 S Prospect Ave
Mailing City, State, Zip Elmhurst, Illinois 60126

Policy Type	Policy Number	Effective Date	Underwriting Company
MOD PKG	TBD	11/21/2014	Federal Insurance Company



IMPORTANT NOTICE TO POLICYHOLDER TERRORISM RISK INSURANCE ACT

You are hereby notified that pursuant to the Terrorism Risk Insurance Act (the "Act") effective December 26, 2007, we are making available to you insurance for losses arising out of certain acts of terrorism. Terrorism is defined as any act certified by the Secretary of the Treasury, in concurrence with the Secretary of State 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 an air carrier or vessel 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.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States of America under the formula set forth in the Act. Under this formula, the United States of America pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the insurance.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to insurance for such acts of terrorism is:

For Liability	\$	222
For Property*	\$	280
For Errors or Omissions	\$	N/A

For Crime, we do not attribute any of the premium we charge to insurance for acts of terrorism.

If you elect not to purchase coverage for terrorism and your policy provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium shown here for Ensuing Fire is the amount attributable to the insurance provided pursuant to that statutory standard fire policy. This coverage cannot be rejected. That amount is \$ 49

Important Notice

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date November 6, 2014
Insured Name Elmhurst Public Library
Mailing Street Address 125 S Prospect Ave
Mailing City, State, Zip Elmhurst, Illinois 60126

Policy Type	Policy Number	Effective Date	Underwriting Company
MOD PKG	TBD	11/21/2014	Federal Insurance Company

Under the Act, you have thirty (30) days from the date of this notice to consider whether or not you wish to obtain insurance for terrorism losses covered by the Act.

If you elect not to maintain this insurance, please so indicate by placing an "X" in the space provided on the next page, sign and return this disclosure notice to your agent or broker as soon as possible. By electing not to maintain this insurance, you agree that we may attach a terrorism exclusion or sublimits to your policy. If you do not sign and return this disclosure notice, you will be deemed to have decided to maintain this insurance, subject to the next paragraph.

If you elect to maintain this insurance, you must pay the premium disclosed above, otherwise we will avail ourselves of our normal remedies for nonpayment of premium, including cancellation of your policy in accordance with its terms.

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date November 6, 2014
Insured Name Elmhurst Public Library
Mailing Street Address 125 S Prospect Ave
Mailing City, State, Zip Elmhurst, Illinois 60126

Policy Type	Policy Number	Effective Date	Underwriting Company
MOD PKG	TBD	11/21/2014	Federal Insurance Company

Rejection of terrorism insurance:

I hereby reject terrorism insurance for (please place an "X" next to those coverages for which you reject terrorism insurance):

_____ **Liability**
_____ **Property**
_____ **Errors or Omissions**

and elect to have a terrorism exclusion, sublimit or other limitation included in my policy. I understand that I will have no, or limited, coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Name: _____

Policyholder/Applicant's Signature: _____

Date: _____

AUTOMOBILE INSURANCE

Policy Number: TBD
Company: Federal Insurance Company
Effective Date: November 21, 2014 to November 21, 2015

Schedule of Automobiles: Non Owned and Hired Autos Only

Coverage for terrorism involving nuclear, biological or chemical terrorism will be excluded.

<u>Coverage</u>	<u>Limits of Insurance</u>	<u>Symbol</u>
Liability	\$1,000,000	8,9
Uninsured/Underinsured Motorist Coverage	\$1,000,000	8

Rating is based on the following:

\$ 3,000 Annual Cost of Hire

of Employees: 29

Hired Auto - States Rated: IL

The following amendments will be attached to your Business Auto Policy:

SELECTED EXCLUSIONS, ENDORSEMENTS OR OTHER FORMS

CA 23 85	Nuclear, Biological and Chemical Terrorism Exclusion
CA 00 01	Automobile Coverage Form
IL 00 21	Nuclear Energy Liability Exclusion
16-02-0282	Compliance With Applicable Trade Sanctions
IL 00 17	Common Policy Conditions
CA 99 54	Covered Auto Designation Symbol
Manuscript	Covered Auto Designation Symbol "10"
State Mandatories where required	
Other endorsements may apply, please refer to your producer for details.	

WORKERS' COMPENSATION

Policy Number: TBD
Company: Federal Insurance Company
Effective Date: November 21, 2014 to November 21, 2015

Experience Modification:
0.900 NCCI Final

Rating Summary:

Standard Premium	\$15,623
Premium Discount	- \$516
Expense Constant	\$330
Catastrophe-Other than Certified Acts of Terrorism	\$324
Terrorism	\$1,295
* Surcharges/Assessments/Taxes	\$172
Deposit Premium	\$17,228
Total Payroll	\$3,237,000

* Detailed list of applicable Surcharges/Assessments/Taxes (included in the Workers' Compensation Premium Summary):

IL INDUSTRL COMM SURCHG	0.010100	\$172
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Please be advised that Chubb may be required to include independent contractors/subcontractors cost in the determination of premium unless there is valid proof of Workers Compensation insurance for the independent contractors/subcontractors.

Premiums shown are estimates and subject to the final rates, premium discounts and other modifications at the time of policy issuance.

Workers' Compensation policies are subject to a payroll audit as stipulated in the Policy. If you do not allow us to conduct an audit or are otherwise uncooperative during the audit process, we will complete the audit by utilizing increased payrolls or applying a noncompliance charge/surcharge, depending on the state. In either event, the premium will increase by a minimum of 50% of the estimated annual premium subject to any applicable laws or regulations. The use of unaudited payroll figures may impact the accuracy of your future experience modification factor.

Coverage	Limits of Insurance
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States Covered:

IL

Coverage A – Workers' Compensation

Statutory

Coverage B – Employer's Liability

Bodily Injury By Accident (Each Accident)

\$500,000

Bodily Injury By Disease (Policy Limit)

\$500,000

Bodily Injury By Disease (Each Employee)

\$500,000

Coverage C - Other States except:

ND, OH, WA, WY

The state in which this policy is issued may require that we advise you that if available, the following condition is added to your policy:

All references in the policy to "spouse" include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

SELECTED EXCLUSIONS, ENDORSEMENTS OR OTHER FORMS

The following endorsements will be attached to the policy:

POLICY FORMS		
WC 00 00 00B	07 2011	WORK COMP & EMPLOYERS' LIABILITY POLICY
WC 00 00 01A	05 1988	INFORMATION PAGE/DEC PAGE
WC 00 01 14	01 2014	PENDING LAW CHANGE TO TRIPRA ACT OF 2007
WC 00 04 06A	08 1995	PREMIUM DISCOUNT ENDORSEMENT
WC 00 04 14	07 1990	NOTIFICATION OF CHANGE IN OWNERSHIP
WC 00 04 19	01 2001	PREMIUM DUE DATE ENDORSEMENT
WC 00 04 21C	09 2008	CATASTROPHE(OTHER THAN TERRORISM)ENDORSEMENT
WC 00 04 22A	09 2008	TERRORISM RISK PGM REAUTH ACT DISCLOSURE END
WC 12 06 01D	07 2011	ILLINOIS AMENDATORY ENDORSEMENT
WC 7894	02 1993	ILLINOIS NOTICE TO ACCEPT/REJ MED BENEFITS
08 02 0259	01 2004	COMPL. W/APPLIC TRADE SANCTIONS (WC 99 03 03)
08 02 0261	03 2012	CIVIL UNION OR DOMESTIC PARTNERS
08 10 0239	10 2003	CONFIDENTIAL REQUEST FOR INFORMATION
08 10 0466B	05 2014	PRIVACY POLICY AND PRACTICES NOTICE
99 10 0256	07 1988	ILLINOIS POLICY INFORMATION NOTICE
99 10 0732	12 2007	NOTICE TO POLICYHOLDERS - TERRORISM RISK ACT
99 10 0792	09 2004	IMPORTANT NOTICE - OFAC
99 10 0872	06 2007	AOD POLICYHOLDER NOTICE
99 10 0936	01 2013	IMPORTANT NOTICE - ILLINOIS CIVIL UNION

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date November 6, 2014
Insured Name ELMHURST PUBLIC LIBRARY
Mailing Street Address 125 SOUTH PROSPECT AVENUE
Mailing City, State, Zip ELMHURST, ILL 60126

Policy Type	Policy Number	Effective Date	Underwriting Company
Workers' Compensation	TBD	11/21/2014	Federal Insurance Company

IMPORTANT NOTICE TO POLICYHOLDER TERRORISM RISK INSURANCE ACT

You are hereby notified that pursuant to the Terrorism Risk Insurance Act (the "Act") effective December 26, 2007, we are making available to you insurance for losses arising out of certain acts of terrorism. The policy you are purchasing already includes insurance for such acts. Terrorism is defined as any act certified by the Secretary of the Treasury, in concurrence with the Secretary of State 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 an air carrier or vessel 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.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States of America under the formula set forth in the Act. Under this formula, the United States of America pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the insurance.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to insurance for such acts of terrorism is:	\$1,295
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UMBRELLA INSURANCE

Policy Number: TBD
Company: Federal Insurance Company
Effective Date: November 21, 2014 to November 21, 2015

Option One	Limits
\$3,000,000	Excess Coverage Other Aggregate Limit (as applicable)
\$3,000,000	Umbrella Coverage Aggregate Limit
Included	Products Completed Operations Aggregate Limit
\$3,000,000	Advertising Injury & Personal Injury Aggregate Limit
\$3,000,000	Each Occurrence Limit

The lesser of 3% of the Each Occurrence Limit or \$300,000	Crisis Assistance for Excess and Umbrella
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The state in which this policy is issued may require that we advise you that if available, the following condition is added to your policy:

All references in the policy to "spouse" include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

RATING EXPOSURES

This quotation is based upon the following information. A change in any of the exposure units before our policy inception may result in an adjustment to our quoted premium.

Number of Employees	146
Payroll	\$3,237,000
Square Footage	90,000

UNDERLYING POLICIES

This quotation is based upon the following information. A change in any of the following information before or during our policy period may result in an adjustment to our quoted premium and/or our policy terms.

COVERAGE/ CARRIER	LIMIT
GENERAL LIABILITY FEDERAL INSURANCE COMPANY	
Policy No:	Policy Period: From: 11/21/2014 To: 11/21/2015

COVERAGE/ CARRIER	LIMIT	
	\$1,000,000 Each Occurrence	
	\$2,000,000 General Aggregate	
	Included Products/Completed Operations Aggregate	
	\$1,000,000 Personal and Advertising Injury (aggregate when applicable)	
EMPLOYERS LIABILITY FEDERAL INSURANCE COMPANY		
Policy No:	Policy Period:	
	From: 11/21/2014	
	To: 11/21/2015	
	\$500,000 Bodily Injury By Accident - Each Accident	
	\$500,000 Bodily Injury By Disease - Each Employee	
	\$500,000 Bodily Injury By Disease - Policy Limit	
NON-OWNED & HIRED AUTO LIABILITY FEDERAL INSURANCE COMPANY		
Policy No:	Policy Period:	
	From: 11/21/2014	
	To: 11/21/2015	
	\$1,000,000 Each Occurrence	
EMPLOYEE BENEFITS LIABILITY FEDERAL INSURANCE COMPANY		
Policy No:	Policy Period:	
	From: 11/21/2014	
	To: 11/21/2015	
	\$1,000,000 Each Claim	
	\$1,000,000 Aggregate	
	Retro Date: 11/21/2014	

Until their policy limits are exhausted, all underlying policies must provide unlimited defense in addition to the limits shown above unless specifically noted.

All underlying policies must use an occurrence/offense trigger unless specifically noted.

All underlying carriers must be rated BBB or better by Standard & Poor's and A- VI or better by A.M. Best.

This quotation is subject to the standard policy terms and conditions set forth in the contract noted below. We reserve the right to amend our policy based upon a full review of underlying policies' terms and conditions.

The following endorsements will be attached to the policy.

POLICY FORMS		
99-10-0732	12-07	IMPORTANT NOTICE TO POLICYHOLDERS-TRIPRA
99-10-0792	09-04	IMPORTANT NOTICE - OFAC
99-10-0838	05-05	ILLINOIS POLICY INFORMATION NOTICE
99-10-0872	06-07	AOD IMPORTANT POLICYHOLDER NOTICE
07-02-2267	02-09	COMMERCIAL EXCESS AND UMBRELLA DECLARATIONS
07-02-0815	07-01	CHUBB COMMERCIAL EXCESS & UMBRELLA INSURANCE
07-02-0997	07-02	ILLINOIS CANCELLATION
07-02-1988	02-04	COMPLIANCE WITH APPLICABLE TRADE SANCTIONS
07-02-2029	07-02	COVERAGES/EX FOLLOW FORM COV A ILL. CLMS MADE
07-02-2440	12-10	COVERAGE-CRISIS ASSISTANCE EXCESS AND UMB
07-02-2483	03-12	COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS
07-02-1943	10-02	DEF/UMB COV B-PRIVACY EXCL PRIVACY ELIMINATED
07-02-1982	10-03	POLICY EXCLUSION BACTERIA OR FUNGI
07-02-2046	11-03	EXCL-SEXUAL ABUSE OR MOLESTATION-ILLINOIS
07-02-2137	11-09	COV B EXCL - INTERNET ACTIVITIES OR USE
07-02-2172	01-13	POL EXCL-INFO LAWS INCL UNAUT OR UNSOL COMMUN
07-02-2184	01-05	LIMITS-EXCESS COVERAGE OTHER AGGREGATE LIMIT
07-02-2420	05-10	COV B EXCL-INTELLECTUAL PROP LAWS OR RIGHTS
07-02-2500	05-12	POLICY EXCL-LOSS OF USE OF ELECTRONIC DATA
07-02-0837	07-01	CARE, CONTROL OR CUSTODY - POLICY EXCLUSION
07-02-1153	07-01	LEAD EXCLUSION
07-02-0887	07-01	POLLUTION - HOSTILE FIRE EXCL. COV. A
07-02-0890	07-01	PRODUCTS COMPLETED - COV. B EXCLUSION
07-02-0922	07-01	SCHEDULE OF UNDERLYING INSURANCE

State Mandatories where required.

Other endorsements may apply. Please refer to your producer for details.

Should the insured not elect coverage for acts of Terrorism, the following exclusion will be attached to the policy:

07-02-1958 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
ToBeAdvised POST-TRIA CONDITIONAL EXCLUSION OF TERRORISM

Should the insured elect coverage for acts of Terrorism, the following exclusion will be attached to the policy:

07-02-1961 CAP ON CERTIFIED TERRORISM LOSSES

Actual coverage is limited to the terms and conditions of the policy as issued.

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date 11/06/2014
Insured Name ELMHURST PUBLIC LIBRARY
Mailing Street Address 125 S PROSPECT AVE
Mailing City, State, Zip ELMHURST, IL 60126

Policy Type	Policy Number	Effective Date	Underwriting Company
Umbrella	TBD	11/21/2014	Federal Insurance Company



IMPORTANT NOTICE TO POLICYHOLDER TERRORISM RISK INSURANCE ACT

You are hereby notified that pursuant to the Terrorism Risk Insurance Act (the "Act") effective December 26, 2007, we are making available to you insurance for losses arising out of certain acts of terrorism. Terrorism is defined as any act certified by the Secretary of the Treasury, in concurrence with the Secretary of State 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 an air carrier or vessel 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.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States of America under the formula set forth in the Act. Under this formula, the United States of America pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the insurance.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to insurance for such acts of terrorism when there is acceptable coverage for such acts in underlying insurance is: \$90.

The portion of your annual premium that is attributable to insurance for such acts of terrorism when there is *not* acceptable coverage for such acts in underlying insurance is: \$450

Important Notice

Form 99-10-0742 (Rev. 12-07)

Excess/Umbrella – Important Notice to Policyholder

Page 1 of 3

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date 11/06/2014
Insured Name ELMHURST PUBLIC LIBRARY
Mailing Street Address 125 S PROSPECT AVE
Mailing City, State, Zip ELMHURST, IL 60126

Policy Type	Policy Number	Effective Date	Underwriting Company
Umbrella	TBD	11/21/2014	Federal Insurance Company

Under the Act, you have thirty (30) days from the date of this notice to consider whether or not you wish to maintain insurance for terrorism losses covered by the Act.

If you elect not to maintain this insurance, please so indicate by placing an "X" in the space provided on the next page, sign and return this disclosure notice to your agent or broker as soon as possible. By electing not to maintain this insurance, you agree that we may attach a terrorism exclusion or sublimits to your policy. If you do not sign and return this disclosure notice, you will be deemed to have decided to maintain this insurance, subject to the next paragraph.

If you elect to maintain this insurance, you must pay the premium disclosed above, otherwise we will avail ourselves of our normal remedies for nonpayment of premium, including cancellation of your policy in accordance with its terms.

This Notice pertains to the following quotation issued by an insurer of the Chubb Group of Insurance Companies. If you have more than one Chubb policy, you will receive individual notice(s) for each policy to which the Terrorism Risk Insurance Act applies.

Mailing Date 11/06/2014
Insured Name ELMHURST PUBLIC LIBRARY
Mailing Street Address 125 S PROSPECT AVE
Mailing City, State, Zip ELMHURST, IL 60126

Policy Type	Policy Number	Effective Date	Underwriting Company
Umbrella	TBD	11/21/2014	Federal Insurance Company

Rejection of terrorism insurance:

☐ I hereby reject terrorism insurance and elect to have a terrorism exclusion, sublimit or other limitation included in my policy. I understand that I will have no, or limited, coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Name:

Policyholder/Applicant's Signature:

Date:
