

The background of the top half of the page is a photograph of a modern glass building facade. The glass reflects the sky and surrounding environment. A person is visible walking on a balcony or walkway inside the building, silhouetted against the light. A large blue triangle is overlaid on the left side of the image, pointing towards the top right.

Emergency Telephone System Board of DuPage County

2023 – 2024

Property and Liability Insurance Proposal

Presented on November 1, 2023 by:

Cathy Juricic Easley, CPCU
First Vice President – Account Executive Lead

Wendy Teller, CIC
Account Manager - Lead

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Executive summary

Thank you for selecting Alliant to serve as your insurance brokerage representative. We're happy to present our renewal insurance proposal for the annual policy period effective December 19, 2023 to December 19, 2024.

Market Update

2023 has continued to see a hardening of the insurance market that began in late 2018. We are still consistently seeing carriers reduce limits, increase deductibles, and still demand pricing/rate increases for their 2023-2024 renewals with the cyber liability and excess liability lines being impacted the most.

Commercial Package

We are pleased to present renewal terms with your expiring carrier National Union Fire Insurance Company of Pittsburgh, PA. The program limits, terms, conditions remain unchanged except for the increased property and equipment values. These rates are essentially flat, and the premium increase is directly attributable to the increase in values. We also secured an option to decrease the equipment deductible to \$2,500 and this change would result in an additional premium of \$9,121.

Cyber Liability

The Cyber Liability market continues to be challenging due to increase in claims activity both in frequency and severity/complexity. We tested the market, approached 8 carriers and each declined due to the nature of your operations. We secured renewal terms with your incumbent carrier, Hudson Specialty, and the quote reflects same as terms, conditions, limits, and deductibles. The premium is slightly higher and is due to increased revenue and one more year if retroactive coverage. We are very pleased with this outcome.

Over all, this is a very favorable renewal that wouldn't have been possible without the cooperation of the ETSB team in providing us with the detailed underwriting information and great loss history which helped us achieve this great result.

Thank you for the opportunity to present this renewal proposal. We appreciate your choosing Alliant to service your insurance and risk management needs.

Premium Summary

Line of Coverage	Expiring Premium 12/19/2022 -2023 VFIS	Renewal Premium 12/19/2023-2024 VFIS
General Liability	\$1,264	\$1,264
Public Officials Liability including Employment Practices Liability	\$9,329	\$9,063
Auto – Hired and Non-owned	\$526	\$532
Excess Liability	\$9,423	\$9,273
Crime/Employee Dishonesty	Not Covered	Not Covered
Property	\$25,410	\$28,168
Portable Equipment	\$26,482	\$32,339
Total Package Premium	\$72,434	\$80,639
	Hudson Specialty	Hudson Specialty
Cyber Liability	19,326	\$20,505
Total Annual Premium	\$91,760	\$101,144

Premium Summary and Coverage Comparison

	Expiring Dec 19, 2022 to Dec 19, 2023	Renewal Dec 19, 2023 to Dec 19, 2024
Property		
Building Values	\$114,901	\$119,497
Contents Values	\$16,655,019	\$17,321,192
Software	\$600,000	\$600,000
Building & Contents Total Insured Value	\$16,769,920	\$17,440,689
Property average rate	0.15	0.16
Valuation	Replacement Cost	Replacement Cost
Coinsurance	n/a	n/a
Deductible	\$5,000	\$5,000
Flood Deductible	\$1,000	\$1,000
Earthquake Deductible	5% of TIV	5% of TIV
Equipment Breakdown	Included	Included
Total Property Premium	\$25,410	\$28,168
Inland Marine		
Portable Equipment	Blanket Limit	Blanket Limit
Scheduled values	\$37,309,391	\$45,560,257
Equipment average rate	0.07	0.07
Valuation	Guaranteed Replacement Cost	Guaranteed Replacement Cost
Deductible	\$5,000	\$5,000
Total Portable Equipment Premium	\$26,482	\$32,339
Optional Deductible Quote \$2,500		41,460
Auto Liability		
Combined Single Limit - Liability	\$1,000,000	\$1,000,000
Limit UM&UIM	\$1,000,000	\$1,000,000
Deductible	None	None
Hired and Non Owned	Included	Included
Hired + Non Owned APD		
Total Auto Premium	\$520	\$532

Premium Summary and Coverage Comparison - Continued

General Liability		
Form	Occurrence	Occurrence
Limit	\$1,000,000 per occurrence \$3,000,000 aggregate	\$1,000,000 per occurrence \$3,000,000 aggregate
Deductible	None	None
Defense	Outside limit	Outside limit
Certified terrorism premium	Included	Included
Total GL Premium	\$1,264	\$1,264
Management Liability, Employment Practices Liability		
Coverage Form	Claims Made	Claims Made
Limits:		
Coverage A - Employment Practices, Employee Benefits Administration, Wrongful Acts - Monetary Damages	\$1,000,000 per occurrence	\$1,000,000 per occurrence
Limits:		
Coverage B - Defense Expenses for Injunctive Relief	\$50,000 each action for injunctive relief	\$100,000 each action for injunctive relief
Limits: Aggregate Coverage A and B	\$3,000,000	\$3,000,000
Limits:		
Coverage C - Cyber Liability	\$1,000,000 Each "electronic information security event"	\$1,000,000 Each "electronic information security event"
Limits:		
Coverage D - Privacy Crisis Management Expense	\$50,000 each "privacy event"	\$50,000 each "privacy event"
Limits:		
Coverage E - Cyber Extortion Expense	\$50,000 each "privacy event"	\$20,000 each "privacy event"
Limits: Aggregate Coverage D and E	\$50,000	\$50,000
Deductible	0	0
Retroactive Date:	None	None
Management Liability Premium	\$9,329	\$9,063
Excess Liability		
Limit	\$10,000,000 per occurrence \$20,000,000 aggregate	\$10,000,000 per occurrence \$20,000,000 aggregate
Excess Liability Premium	\$9,423	\$9,273
Total VFIS Program Premium	\$72,434	\$80,639

Cyber Liability with Tech E&O - Premium Summary and Coverage Comparison

	Expiring Cyber and Tech E&O Dec 19, 2022 to Dec 19, 2023	Renewal Cyber and Tech E&O Dec 19, 2023 to Dec 19, 2024
Carrier	Hudson Specialty Insurance Co.	Hudson Specialty Insurance Co.
AM Best's Rating	A XV	A XV
Policy Aggregate Limit	\$2,000,000	\$2,000,000
Third Party Liability		
Limit each glitch	\$1,000,000 Each Glitch	\$1,000,000 Each Glitch
Retroactive Date	12/19/20	12/19/20
Retention	\$10,000	\$10,000
Coverage included:	Third party liability includes:	Third party liability includes:
	Personal Injury, privacy and security	Personal Injury, privacy and security
	Content Injury	Content Injury
	Errors and Omissions - Negligent Acts	Errors and Omissions - Negligent Acts
	Security Injury	Security Injury
First Party Loss:		
Breach Response Expenses	\$1,000,000	\$1,000,000
Content Restoration Expenses	\$1,000,000	\$1,000,000
Cyber Extortion Expenses	\$1,000,000	\$1,000,000
PCI-DSS/PA-DSS Fines	\$1,000,000	\$1,000,000
Business Interruption caused by a security event	\$1,000,000	\$1,000,000
Social Engineering Loss Sublimit	\$100,000	\$100,000
First Party Retention - each security breach	\$10,000	\$10,000
Each business interruption	6 hours	6 hours
Business Interruption Coinsurance	10%	N/A
Premium	\$18,694	\$19,804
Surplus Lines Taxes and Fees	\$668	\$701
	\$19,362	\$20,505
Additional Coverage Extensions:	Bricking Endorsement	Bricking Endorsement
	Contingent Bodily Injury/Property Damage	Contingent Bodily Injury/Property Damage
	Security Breach Definition change for cyber extortion	Security Breach Definition change for cyber extortion
	Social Engineering Loss with Expansion	Social Engineering Loss with Expansion
	Amend definition of 'you' to provide a carve back for insured vs insured exclusion	Amend definition of 'you' to provide a carve back for insured vs insured exclusion
	System Failure Coverage	System Failure Coverage
		Biometric Information Exclusion
		Alternative Dispute Resolution

Your Service Team

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Named Insured / Additional Named Insureds

Named Insured(s)

DuPage County 911 Emergency Telephone Systems Board

Additional Named Insured(s)

None

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

Alliant Advantage

	Alliant	Competition
1. Satisfying the insurance needs of business for nearly 90 years	✓	
2. Privately owned and operated.	✓	
3. A full-service insurance agency for all your business, life and health, and personal insurance.	✓	
4. Representing over 40 insurance companies to provide the best and most affordable coverage.	✓	
5. State-licensed support staff.	✓	
6. Dedicated Certificate of Insurance personnel.	✓	
7. Risk management services to help identify hazards and present options.	✓	
8. Workers' compensation insurance claims management at no additional charge.	✓	

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Claims Made Policy:

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

Other Disclosures / Disclaimers - Continued

NRRA:

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Changes in any operations such as expansion to another states, new products, or new applications of existing products.
- Travel to any state not previously disclosed.
- Mergers and/or acquisition of new companies and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Other Disclosures / Disclaimers - Continued

Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

Optional Coverages

The following represents a list of insurance coverages that are not included in this proposal, but are optional and may be available with further underwriting information.

Note some of these coverages may be included with limitations or insured elsewhere. This is a partial listing as you may have additional risks not contemplated here or are unique to your organization.

- Directors & Officers Liability
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement Liability
- Media and Publishers Liability
- Medical Malpractice Liability
- Pollution Liability
- Owned/Non-Owned Aircraft
- Owned Watercraft
- Special Events Liability
- Student Accident
- Volunteer Accidental Death & Dismemberment (AD&D)
- Workers' Compensation
- Workplace Violence

Glossary of Insurance Terms

Below are a couple of links to assist you in understanding the insurance terms you may find within your insurance coverages:

<http://insurancecommunityuniversity.com/UniversityResources/InsuranceGlossaryFREE.aspx>

<http://www.ambest.com/resource/glossary.html>

<http://www.irmi.com/online/insurance-glossary/default.aspx>

Binding Requirements Recap

Below is a recap by Line of Coverage. **ALL** coverage(s) require the following:

- A written request to bind coverage
- All Surplus Lines Taxes/Fees are Fully Earned (only applies to a non-admitted carrier)

Coverage Line and Description of Subjectivity(ies)	Effective Date
Property and Liability <ul style="list-style-type: none"> • None 	December 19, 2023
Cyber Liability <ul style="list-style-type: none"> • Current financials 	December 19, 2023

In order to complete the underwriting process, we require that you send us any additional information requested above. We are not required to bind coverage prior to our receipt and underwriting acceptance of the above information. However, if we do bind coverage prior to such acceptance, the terms and conditions as indicated above may be amended until such receipt and acceptance. Any agreement to bind coverage in connection with this proposal must be in writing from an authorized employee of the Insurer

Request to Bind Coverage

Emergency Telephone System Board of DuPage County

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:
Property and Liability	<input type="checkbox"/>
Cyber Liability	<input type="checkbox"/>

**Did you know that Alliant works with premium financing companies?
Are you interested in financing your annual premium?**

Yes, please provide us with a financing quote.	No, we do not wish to finance our premium.
<input type="checkbox"/>	<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 of Authorized Insured Representative	Date
Title	
Printed / Typed Name	

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.*



QUOTATION SUMMARY

Today's Date:	10/12/2023		
Named Insured:	Emergency Telephone Systems Board of DuPage County		
Coverage:	Technology-Cyber-Privacy		
Issuing Company:	Hudson Excess Insurance Company (Non-Admitted)		
Proposed Policy	12/19/2023	To	12/19/2024

We are pleased to provide an indication in response to your submission. As the representative of the insured, it is incumbent upon you to review the terms of this proposal carefully as the coverage, terms and conditions offered may be different than those requested. Socius Insurance Services, Inc. disclaims responsibility for your failure to reconcile the original submission with the coverage indicated herein.

Premium, Taxes & Fees

Premium	\$19,804.00
IL SL Tax 3.5%	\$693.00
IL Stamping Fee .04%	\$8.00
Total	\$20,505.00

Binding Subjectivities

For Socius Insurance Services, LLC, operating as a part of RT Specialty, to file the surplus lines taxes on your behalf, please complete the surplus lines tax document (per the applicable state requirements) and return with your request to bind. Due to state regulations, Socius Insurance Services, LLC requires tax documents to be completed within 24 to 48 hours of binding. Please be diligent in returning tax forms.

This QUOTATION is subject to review if there are any significant changes in operations, exposure or experience prior to binding.

This QUOTATION is subject to receipt, review, and acceptance of the following items prior to binding:

1. See quote attached

COMPENSATION NOTICE:

Depending upon the Insurer involved with your placement, we might also have an agreement with the Insurer that we are proposing for this placement that might pay us future additional compensation. This compensation could be based on formulas that consider the volume of business placed with the Insurer, the profitability of that business, how much of the business is retained for the Insurer's account each year, and potentially other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any incentive or contingent compensation is often received at a future date. Because of variables in these agreements, we often do not have an accurate means at the time of placement to determine the amount of any additional compensation that might be attributable to any single placement.

You, as the retail broker with the direct relationship with the Insured, must comply with all applicable laws and regulations related to disclosure of and consent and agreement to, compensation, and informing the Insured that it may request more information about producer or broker compensation that might be paid in connection with the Insured's placement. If we request a copy of any legally required insured consent or agreement, you will provide us with a copy. If you need additional information about the compensation arrangements for services provided by Socius Insurance Services, Inc. affiliates, please contact your Socius Insurance Services, Inc. representative.

As the representative of your client, it is incumbent upon you to review the terms of this proposal carefully, as the coverage, terms and conditions proposed may be different than those requested by you. Socius Insurance Services, Inc. disclaims responsibility if you fail to reconcile the original submission with the coverages proposed herein.

PLEASE NOTE: You must inquire of your client and inform Socius immediately if any of the following events has occurred and has not yet been reported to Socius:

- a) Any material change in the information that you provided in the submission to Socius;
- b) Any claim made by or against your client, or any notice of potential claim, occurrence, circumstance or wrongful act given under the expiring policy (if applicable); or
- c) Any material change in the hazard or risk contemplated by the insurer.

Please also note that if any of the foregoing events has occurred, the insurer may rescind or amend the enclosed terms, indication or binder.

Thank you for allowing us the opportunity to be of service.

All the best,

Brett Klein

The operations described herein are conducted by Socius Insurance Services, LLC ("Socius"). Socius is a California limited liability company and operates as a part of the RT Specialty division of the Ryan Specialty business. Socius is an indirect subsidiary of Ryan Specialty, LLC. Socius provides wholesale

insurance brokerage and other services to agents and brokers. As a wholesale broker, Socius does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. (California License # 0D60776) ©2023 Ryan Specialty, LLC.

Date October 11, 2023
Proposal for Emergency Telephone System Board of DuPage County
Insurance Company Hudson Excess Insurance Company (A+ XV)
Policy Form HyperDrive® 2.0 Technology Services with CyberInfusion® Policy ([EUC0316T001](#))
HyperDrive® 2.0 Technology Services with CyberInfusion® Dec ([EUC0316T002](#))
Representation/Warranty/Application and Related Documents
Policy Term Start Date: 12/19/2023 End Date: 12/19/2024
Retroactive Date for Third-Party Liability 12/19/2020
First Party Loss Date 12/19/2020
Security Event Date 12/19/2020

Notices/Endorsements:	
EUC0216S815	Service of Suit Illinois
EUC0423EE603	Alternative Dispute Resolution
EUC0922EE706	Biometric Information Exclusion
EUC1019T216	Contingent Bodily Injury/Property Damage Change with Bricking Endorsement – Modified Content Restoration Expenses Definition
EUC1018T226	System Failure Coverage - Modified Definition of Security Event
EUC0819EE510	Social Engineering Loss with Expansion Endorsement with Security Breach Definition Change for Cyber Extortion Expenses

Where Do I Find
<u>Media?</u> See Personal Injury, Content Injury in the definition of Glitch in Part I – Covered, A. Insuring Agreement of the Third-Party Liability section.
<u>Privacy Regulatory?</u> See the exception to Exclusion 6 in Part II – Not Covered! Exclusions of the Third-Party Liability section. Also see definition of Claim and definition of Damages in Part II – Definitions of the Common Terms and Condition section.
<u>Dependent Business Interruption?</u> See the reference to Trusted Party in the definition of Business Interruption in Part I – Covered, A. Insuring Agreement of the Business Interruption section. Also see the definition of Trusted Party in Part II – Definitions of the Common Terms and Condition section.

Premium for each optional coverage purchased will be added to the Basic Premium

Policy Aggregate Limit	\$2,000,000
THIRD-PARTY LIMIT AND RETENTION	
Third-Party Liability Limit each glitch	\$1,000,000
Third-Party Liability Retention each glitch	\$10,000
FIRST-PARTY LOSS LIMITS AND RETENTIONS	
BREACH RESPONSE EXPENSES	
Aggregate Limit	\$1,000,000
Retention each security breach	\$10,000
CONTENT RESTORATION EXPENSES	
Aggregate Limit	\$1,000,000
Retention each security breach	\$10,000
CYBER EXTORTION EXPENSES	
Aggregate Limit	\$1,000,000
Retention each security breach	\$10,000
PCI-DSS/PA-DSS FINES AND NON-COMPLIANCE	
Aggregate Limit	\$1,000,000
Retention each security breach	\$10,000
BUSINESS INTERRUPTION	
Aggregate Limit	\$1,000,000
Time Retention each security breach	6 hours
Coinsurance(%)	N/A
*Basic Premium	\$17,095
SOCIAL ENGINEERING LOSS	
Aggregate Limit	\$100,000
Retention each security breach	\$10,000
CONTINGENT BODILY INJURY PROPERTY DAMAGE	
Aggregate Limit	\$1,000,000
Additional Premium, %	10.00
*Additional Premium	
Social Engineering Loss	+\$1,000
Contingent BI/PD	+\$1,709
*TOTAL PREMIUM	\$19,804

*Does not include surplus lines taxes and/or fees

Subject To Our Receipt, Review, and Approval of the following:		
Description	Due Prior	To be satisfied (within # of days)
Current financial statements (balance sheet and income statement - unaudited acceptable)	Issue	90

The terms and conditions being offered may not be the same or as broad as requested in the submission. It is important that you and the applicant carefully review this proposal prior to binding coverage.

UNDER NO CIRCUMSTANCES IS COVERAGE BOUND WITHOUT WRITTEN CONFIRMATION FROM HUDSON INSURANCE GROUP. BINDERS AND CERTIFICATES OF INSURANCE MAY ONLY BE ISSUED BY HUDSON INSURANCE GROUP.

You will report to us immediately, in writing, all changes in the applicant's business or circumstances that would result in a different statement or answer or different information than the ones previously provided to us when the change becomes known to you between the date of this application and the effective date of the policy, if a policy is issued. We reserve the right to modify or withdraw any proposal for insurance that we offer when we receive information about such changes.

This proposal is being offered by an excess and surplus lines insurer and must be placed with a licensed surplus lines agent or broker in order to bind this account. Surplus lines taxes and/or fees are in addition to the premium. These taxes and/or fees must be billed, collected, filed and paid by you.

Hudson Excess Insurance Company does not disclose any nonpublic personal information about individual policyholders or claimants to any affiliate or any non-affiliate third party other than those permitted by law and only for the purpose of transacting the business of the policyholder's insurance coverage or claim.

PROTECT YOUR CREW, YOUR ASSETS, YOUR FUTURE.

DUPAGE COUNTY 911 EMERGENCY TELEPHONE SYSTEMS BOARD

PRESENTED BY: PUBLICRISK UNDERWRITERS OF ILLINOIS LLC
1320 CITY CENTER DRIVE STE 325
CARMEL, IN 46032
630.889.3516

DATE: 10/31/2023

This proposal is valid for 90 days.

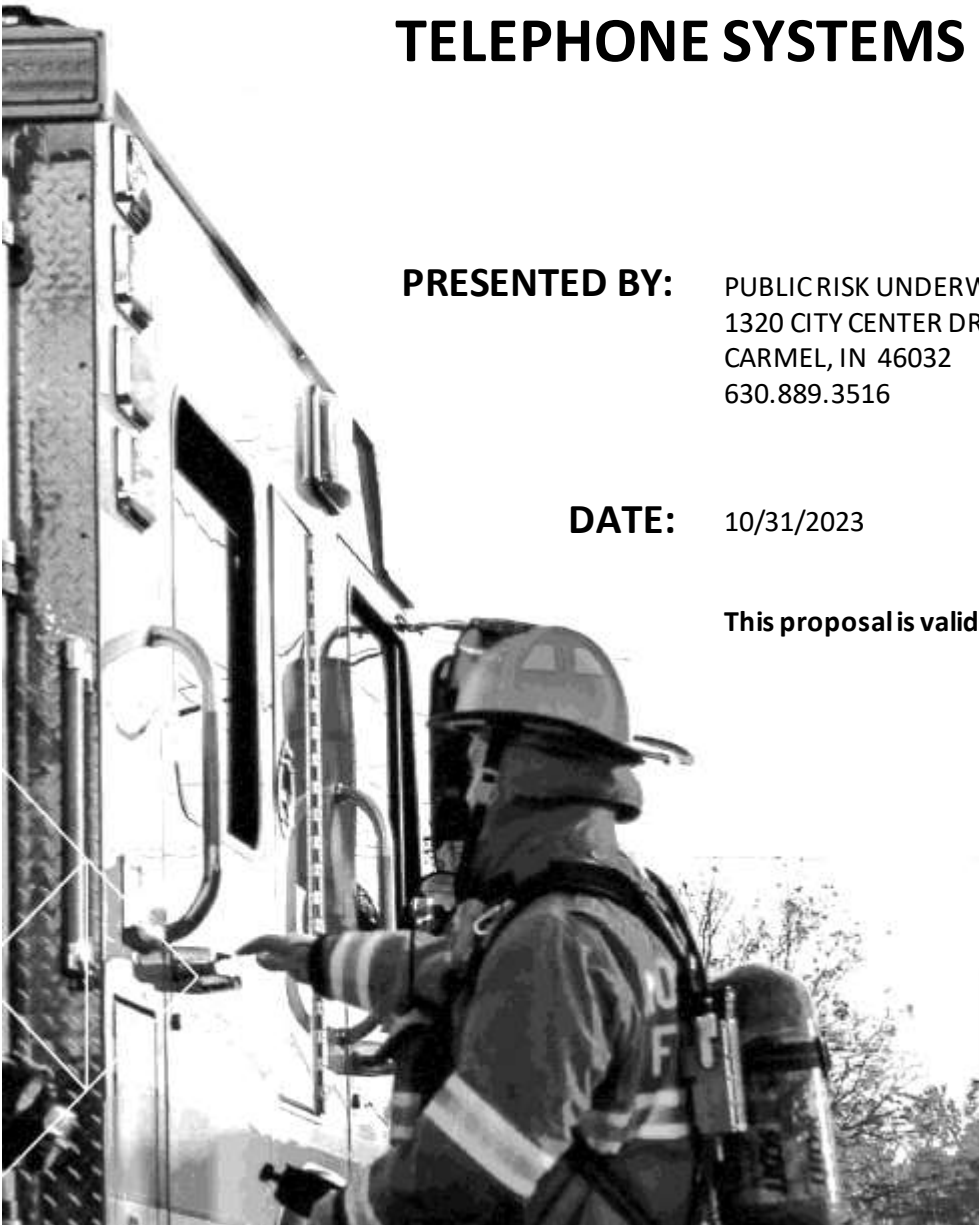


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THANK YOU FOR RENEWING

Thank you so much for choosing to renew your insurance with VFIS. Your choice means a lot to us.

Since 1969, we have worked to provide quality support and protection, a focus on safety and training and legendary claims service to our clients. Together, our associates boast over 550+ years of combined emergency services experience, so we pride ourselves on not just serving your industry, but also on living it, respecting it and protecting it.

We hope you've felt the VFIS difference, and that it has inspired your choice to remain a client. As our client you are part of a large and growing group of emergency service organizations, including fire departments, ambulance and rescue squads and 911 centers. We take the responsibility of protecting your most important assets very seriously, and have dedicated our lives to protecting you just as you've dedicated yours to protecting others.

We understand the risks that you face each time you leave for a call, and have listened to your concerns for your family, crew, equipment and your station. It is our hope that because you have our customized insurance options, educational opportunities, training and risk management resources on your side, you can head out for those calls each day feeling more confident, secure and protected.

At VFIS, we look forward to continuing to serve you, and hope to continue to not only meet but exceed your expectations.

Please visit our website at vfis.com to learn more about the services we offer, or give us a call at 800.233.1957 to share stories and ideas or ask questions at any time.

Troy A. Markel
President

**WE LIVE IT.
WE RESPECT IT.
WE PROTECT IT.**

THE VFIS ADVANTAGE

Nothing is created equal. You clearly know the best fire truck manufacturer and the best place to get your gear. You wouldn't sacrifice quality for cost on these items, so why skimp on your insurance coverage?

At VFIS, we've seen the front lines and we pioneered insurance specifically for emergency services. We understand the risks you face every time you leave for a call. That's why we not only offer customized insurance options, but education, training and risk management resources to keep your skills on point. Add in our responsiveness, quality service and legendary claims handling and you can see what separates us from the rest.

Don't be fooled by a knock-off. You, your equipment and your crew deserve the best coverage. You dedicate your life to protecting others. We dedicate ours to protecting you.

On top of all of the best-in-class coverages and features ESO's have come to expect from VFIS, we also offer some **unique benefits our competitors just can't match.**

Accident & Sickness

- 200% of the Principal Sum for quadriplegia and paraplegia and 100% for hemiplegia
- Illness Loss of Life Benefit paying for death due to heart attack or stroke within 48 hours of an emergency response or physical training exercise vs. requiring such a death to be "caused by" a covered activity

Risk Management

- 100+ "Manage Your Risk" best practice guidelines available for download
- Self-evaluation program to identify areas for improvement
- Technical assistance in interpreting and applying codes/standards and regulations
- Building replacement cost estimates
- On-site hazard identification and risk control surveys
- Industry cause of loss statistical reviews and individual loss trending studies
- On-site seminars regarding key loss exposures
- Safety focused ride along observation programs
- Provide resources that help with Human Resources

Specialty Benefits

- Minimum 3% guaranteed rate of return on LOSAP funds
- Accidental burn and disfigurement and burial benefits
- Optional 200% line of duty coverage
- Critical illness coverage for heart attack, stroke, kidney failure and cancer
- Benefits paid out at lump sum upon diagnosis – not as an expense reimbursement
- 24 hour on-and-off duty benefits

Education, Training & Consulting Services

Our staff has over 300 years of Emergency Services experience and we have industry alliance with CFSI, NVFC, NFPA, IAFC, NFFF, NEMSMA, NAEMSO, VCOS, FDSOA. We have a proud tradition and history of being a leader in providing our emergency services clients with quality training programs and other risk management tools. VFIS provides client access to;

- In person training programs
- Online training programs
- Downloadable training booklets & safety forms
- Safety posters
- A brief overview of the training material we offer can be found in our training resource catalog.
[ETC-Resource-Catalog-VFIS.pdf](#)

Distance Learning

VFIS University offers quality online education and training courses for emergency responders, many of which are recognized as meeting industry continuing education requirements, and you'll receive a certificate upon completion of each course.

All courses are available online 24/7 so you can work to better prepare for every call, help reduce your risk for injury and loss and increase your skillsets to better support your team and community – all from the convenience of your home or work computer.

RISK MANAGEMENT SERVICES

VFIS is more than just a company that you can use to transfer risk. As a valuable service to your organization, VFIS provides Risk Control, Education and Training Services. Our Risk Control team is staffed by active emergency service personnel with more than 200 years of combined emergency service experience.

Employment Practices

It's important to keep up with the latest on employment law liability issues. Through our VFIS HR Help portal, we work to keep our clients up to date and provide timely resources that educate and inspire good employment practices. Through risktools.vfis.com we provide:

- Web-based EPL training that tracks employees' progress and completion
- Tools to evaluate your current HR policies
- Articles highlighting relevant workplace issues
- Checklists to discover areas of exposure
- Lawsuit and court decision summaries
- Free model HR policies and forms for download

Communiqués/Safety Bulletins/Checklists

VFIS has over 100 technical reference bulletins covering fire and EMS operations, vehicle operations, employment practices and ESO administration.

On-site Risk Assessments

VFIS can provide on-site risk control assessments in evaluating the effectiveness of existing procedures for controlling potential loss exposures. These assessments, where requested, will be provided by a Certified Safety Professional with experience in fire and emergency medical services.

Self-Assessment Tools

VFIS provides a web-based self-assessment guide (Mutual Aid by VFIS) which highlights known loss producing exposures and directs users to resources available to assist their organization in addressing them.

Newsletters

VFIS provides quarterly newsletters covering emerging topics of concern to emergency service leaders and personnel.

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to VFIS on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the VFIS insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and VFIS coverage with your insurance representative.

The proposed Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. is rated A (Excellent) in Financial Size Category XV by A.M. Best Company.

VFIS Claims Management provides the claims management services for VFIS Program insureds exclusively.

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The VFIS Program is administered by Volunteer Firemen's Insurance Services, Inc. CA Insurance Producer License #0B39073. Volunteer Firemen's Insurance Services, Inc., an American International Group, Inc. (AIG) company, is a premier manager and specialist of specialty commercial insurance markets in the U.S. This proposal provides a brief description of proposed insurance coverages for your consideration. It is not a contract of insurance. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PROPOSAL

GENERAL INFORMATION

This Proposal reflects the renewal of policies listed below:

Expiring Policy Number	Renewal Date
VFNU-TR-0025471-02	12/19/2023

First Named Insured: DUPAGE COUNTY 911 EMERGENCY TELEPHONE SYSTEMS BOARD

Mailing Address: 421 NORTH COUNTY FARM ROAD
WHEATON, IL 60187

PROPERTY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Schedule of Locations

<u>Premises</u>	<u>Item</u>	<u>Address</u>	<u>Occupancy</u>
1	1	666 S VISTA AVE ADDISON, IL 60101	MICROWAVE EQUIPMENT/ANTENNA
10	1	419 PLAINFIELD RD DARIEN, IL 60561	FIRE STATION
11	1	10 S 110 MADISON AVE BURR RIDGE, IL 60527	FIRE STATION
12	1	8259 WILLOW SPRINGS RD WILLOW SPRINGS, IL 60480	FIRE STATION
13	1	1970 PLAINFIELD RD LA GRANGE, IL 60525	FIRE STATION
14	1	7675 S WOLF RD LA GRANGE, IL 60525	FIRE STATION
15	1	10 N ADDISON RD ADDISON, IL 60101	FIRE STATION
16	1	666 S VISTA AVE ADDISON, IL 60101	FIRE STATION
17	1	100 N ROHLWING RD ADDISON, IL 60101	FIRE STATION
18	1	500 SYORK BENSENVILLE, IL 60106	FIRE STATION
19	1	1000 W WOOD ST BENSENVILLE, IL 60106	FIRE STATION
2	1	136 N COUNTY FARM RD WHEATON, IL 60187	SHELTER
2	2	136 N COUNTY FARM RD WHEATON, IL 60187	GENERATOR BLDG (INCLDS PERM ATTACH EQUIP
20	1	520 W IRVING PARK RD ITASCA, IL 60143	FIRE STATION
21	1	589 N WOOD DALE RD WOOD DALE, IL 60191	FIRE STATION
22	1	411 PARK LANE WOOD DALE, IL 60191	FIRE STATION
23	1	246 S GARY AVE BLOOMINGDALE, IL 60108	FIRE STATION
24	1	100 E MAPLE ROSELLE, IL 60172	FIRE STATION
25	1	1045 W LIES RD CAROL STREAM, IL 60188	FIRE STATION
26	1	179 S BLOOMINGDALE RD BLOOMINGDALE, IL 60108	FIRE STATION
27	1	365 KUHN RD CAROL STREAM, IL 60188	FIRE STATION
28	1	275 S SCHMALE RD CAROL STREAM, IL 60188	FIRE STATION

<u>Premises</u>	<u>Item</u>	<u>Address</u>	<u>Occupancy</u>
29	1	524 PENNSYLVANIA AVE GLEN ELLYN, IL 60137	FIRE STATION
3	1	LISLE TOLLWAY TOWER LISLE, IL 60532	MICROWAVE EQUIPMENT/ANTENNA
30	1	681 TAFT AVE GLEN ELLYN, IL 60137	FIRE STATION
31	1	1608 BLOOMINGDALE RD BLOOMINGDALE, IL 60108	FIRE STATION
32	1	1651 ATLANTIC DR WEST CHICAGO, IL 60185	FIRE STATION
33	1	200 FREEMONT ST WEST CHICAGO, IL 60185	FIRE STATION
34	1	8687 LEMONT RD DOWNERS GROVE, IL 60517	FIRE STATION
35	1	1080 COMMERCE DR WEST CHICAGO, IL 60185	FIRE STATION
36	1	1700 N MAIN WHEATON, IL 60187	FIRE STATION
37	1	1 FAPP CIRCLE WHEATON, IL 60187	FIRE STATION
38	1	1590 S PRESIDENT ST WHEATON, IL 60187	FIRE STATION
39	1	27 W 530 HIGH LAKE RD WINFIELD, IL 60190	FIRE STATION
4	1	420 COUNTY FARM RD WHEATON, IL 60187	DISPATCH CENTER & ETSB OFFICE
40	1	2560 WISCONSIN AVE DOWNERS GROVE, IL 60515	FIRE STATION
41	1	2705 INTERNATIONAL DR WEST CHICAGO, IL 60185	FIRE STATION
42	1	7550 LYMAN AVE DARIEN, IL 60561	FIRE STATION
43	1	5420 MAIN ST DOWNERS GROVE, IL 60515	FIRE STATION
44	1	3900 HIGHLAND AVE DOWNERS GROVE, IL 60515	FIRE STATION
45	1	6701 MAIN ST DOWNERS GROVE, IL 60515	FIRE STATION
46	1	1005 SCHOOL ST LISLE, IL 60532	FIRE STATION
47	1	7393 WOODRIDGE DR LISLE, IL 60532	FIRE STATION
48	1	3101 WOODRIDGE DR LISLE, IL 60532	FIRE STATION
49	1	2505 GREEN TRAILS DR LISLE, IL 60532	FIRE STATION
5	1	1471 JEFFREY DR ADDISON, IL 60101	DISPATCH CENTER
50	1	2005 WARRENVILLE RD LISLE, IL 60532	FIRE STATION

<u>Premises</u>	<u>Item</u>	<u>Address</u>	<u>Occupancy</u>
51	1	3 S 472 BATAVIA RD WARRENVILLE, IL 60555	FIRE STATION
52	1	234 NORTH OAK AVE BARTLETT, IL 60103	FIRE STATION
53	1	501 STRUCKMAN BLVD BARTLETT, IL 60103	FIRE STATION
54	1	1575 W BARTLETT RD BARTLETT, IL 60103	FIRE STATION
55	1	6850 BARRINGTON RD HANOVER PARK, IL 60133	FIRE STATION
56	1	3855 COUNTRY FARM RD HANOVER PARK, IL 60133	FIRE STATION
57	1	1440 S ARDMORE VILLA PARK, IL 60181	FIRE STATION
58	1	102 W PLYMOUTH ST VILLA PARK, IL 60181	FIRE STATION
59	1	316 PARK AVE CLARENDON HILLS, IL 60514	FIRE STATION
6	1	502 N CASS AVE WESTMONT, IL 60559	FIRE STATION
60	1	404 N YORK ST ELMHURST, IL 60126	FIRE STATION
61	1	601 S YORK ST ELMHURST, IL 60126	FIRE STATION
62	1	121 SYMONDS DR HINSDALE, IL 60521	FIRE STATION
63	1	2020 HIGHLAND AVE LOMBARD, IL 60148	FIRE STATION
64	1	50 E ST CHARLES RD LOMBARD, IL 60148	FIRE STATION
65	1	725 ENTERPRISE DR OAK BROOK, IL 60523	FIRE STATION
66	1	1200 OAK BROOK RD OAK BROOK, IL 60523	FIRE STATION
67	1	17 W 400 BUTTERFIELD RD OAK BROOK, IL 60521	FIRE STATION
68	1	1517 S MEYERS RD LOMBARD, IL 60148	FIRE STATION
7	1	6015 S CASS AVE WESTMONT, IL 60559	FIRE STATION
8	1	9096 JOLIET RD HODGKINS, IL 60525	FIRE STATION
9	1	236 SUNRISE AVE WILLOWBROOK, IL 60527	FIRE STATION

Schedule of Limits & Deductibles

Property Deductible: \$5,000

Blanket Contents Limit: \$17,321,192 * below indicates Contents included in Blanket Limit

<u>Premises/ Item</u>	<u>Building Limit</u>	<u>Building Valuation</u>	<u>Contents Limit</u>	<u>Contents Valuation</u>	<u>Earthquake Deductible</u>	<u>Flood Deductible</u>	<u>Wind Hail Deductible</u>
1 / 1	\$44,141	GRC	Not Covered	N/A	5%	\$1,000	N/A
10 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
11 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
12 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
13 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
14 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
15 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
16 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
17 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
18 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
19 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
2 / 1	Not Covered	N/A	\$25,774 *	RC	5%	\$1,000	N/A
2 / 2	Not Covered	N/A	\$80,981 *	RC	5%	\$1,000	N/A
20 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
21 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
22 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
23 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
24 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
25 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
26 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
27 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
28 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
29 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
3 / 1	\$75,356	GRC	Not Covered	N/A	5%	\$1,000	N/A
30 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A

<u>Premises/Item</u>	<u>Building Limit</u>	<u>Building Valuation</u>	<u>Contents Limit</u>	<u>Contents Valuation</u>	<u>Earthquake Deductible</u>	<u>Flood Deductible</u>	<u>Wind Hail Deductible</u>
31 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
32 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
33 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
34 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
35 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
36 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
37 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
38 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
39 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
4 / 1	Not Covered	N/A	\$8,643,987 *	RC	5%	\$1,000	N/A
40 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
41 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
42 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
43 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
44 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
45 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
46 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
47 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
48 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
49 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
5 / 1	Not Covered	N/A	\$7,562,387 *	RC	5%	\$1,000	N/A
50 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
51 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
52 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A

<u>Premises/ Item</u>	<u>Building Limit</u>	<u>Building Valuation</u>	<u>Contents Limit</u>	<u>Contents Valuation</u>	<u>Earthquake Deductible</u>	<u>Flood Deductible</u>	<u>Wind Hail Deductible</u>
53 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
54 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
55 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
56 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
57 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
58 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
59 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
6 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
60 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
61 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
62 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
63 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
64 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
65 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
66 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
67 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
68 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
7 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
8 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A
9 / 1	Not Covered	N/A	\$16,001 *	RC	5%	\$1,000	N/A

Valuation Basis

VFIS insures property on a **guaranteed replacement cost (GRC)**, **replacement cost (RC)**, **actual cash value (ACV)** or **functional replacement cost (FRC)** basis. The Schedule of Limits shows how your property was quoted.

Descriptions

Guaranteed replacement cost pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

	<u>With GRC</u>	<u>Without GRC</u>
Policy limit:	\$100,000	\$100,000
Actual cost to replace:	\$125,000	\$125,000
Policy pays:	\$125,000	\$100,000
You would have to pay:	\$0	\$25,000

Replacement cost pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

Actual cash value pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

Functional replacement cost pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Loss of Income

Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to 24 months.

Example: Because of serious wind damage to the roof of the fire station, a volunteer fire company is unable to hold the twice-weekly bingo games they count on to fund their operations. This coverage would pay for the lost income until the roof is repaired and the bingo games can resume.

Extra Expense

Protects your organization from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations.

Includes increased time due to enforcement of an ordinance or law.

No dollar limit; covers the extra expense (over and above your normal operating expense) incurred during the period of restoration for up to 24 months.

Example: An ambulance squad suffers a total loss to their main garaging location due to a fire. In order to continue responding to calls, they must lease space from the local municipality for the time it takes to rebuild their garage. This coverage would pay for the extra costs (rent, phone installation, furniture leasing and so forth) needed to do so.

Utility Service Interruption

Loss of Income and extra expense is extended to cover an interruption in utility services to your premises, if utility interruption occurs as a result of a covered cause of loss.

Subject to a 72 hour waiting period.

Ordinance Coverage

Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.

Will pay for the loss of value of the undamaged portion of a building that must be torn down, following a covered loss, because of applicable local, state or federal building codes. If the building is written on a replacement cost basis, the amount paid for such loss is included in your building limit and does not increase it.

Will pay for the cost to demolish the undamaged portion of the building, clear the site, and repair or rebuild according to code. These costs are covered up to 100% of the amount paid for the initial direct physical loss or damage to the building.

Examples of costs covered by this extension include updated electrical systems to comply with local building codes, or improved rest room facilities that are accessible to disabled people.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Earthquake	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).</p> <p>Includes volcanic action.</p> <p>A special 5% deductible applies to the value of the building and personal property for each item.</p>
Flood	<p>Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).</p> <p>A special \$1,000 deductible applies per premises.</p>
Equipment Breakdown	<p>Covers the mechanical breakdown of equipment or the explosion of pressure vessels at your premises. Covered equipment includes such things as refrigeration equipment, air conditioners, cascade units and boilers.</p> <p>Covers the mechanical breakdown of certain types of portable equipment (mobile cascade units, mobile generators, portable pumping units, jaws-of-life) away from your premises.</p> <p>Covers loss of income or extra expense your organization may suffer if your utilities are interrupted as a result of an accident to covered equipment owned by your landlord or utility company.</p> <p>No dollar limit.</p>
Other Perils (not covered by many property policies)	<p>Damage caused by the back-up of sewers and drains.</p> <p>Damage caused by artificially generated electrical currents.</p> <p>Damage caused by changes in temperature or humidity.</p>
Arson Reward	<p>Limit of \$25,000.</p> <p>For the reimbursement of your payment of rewards which provide information related to arson fire.</p> <p>No deductible.</p>
Crisis Incident Response Coverage	<p>We will pay up to \$25,000 for any one crisis incident that results in crisis management expenses (to restore your public image) or post-crisis counseling services.</p>
Debris Removal	<p>Covered without limit if the expense is incurred as a result of a covered cause of loss.</p>
Contents Off-Premises	<p>Pays the greater of \$100,000 or your highest contents limit at any location.</p> <p>Does not apply to portable equipment.</p>
Newly Acquired Property	<p>Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.</p> <p>The automatic feature lasts for 90 days or the end of the policy period, whichever is later.</p> <p>Limits are \$2,500,000 for buildings and \$500,000 for contents.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Fine Arts	Limit of \$50,000 when there is a certified appraisal; otherwise the limit is \$25,000 subject to \$1,500 limit per item.
Money & Securities	Covers theft, disappearance or destruction on-premises or off-premises. Automatic \$50,000 limit; higher limits are available.
Trees, Shrubs, Plants & Lawns	Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism. No dollar limit.
Glass Deductible Waiver	Property deductible is waived when loss only involves building glass.
Personal Effects	Applies on-premises only. Primary coverage (not excess over a homeowners policy, for example). For members, full replacement cost with no dollar limit. For non-members, a limit of \$1,500 per person applies. No deductible.
Member's Property (other than personal effects)	Limit of \$5,000 (for items such as computers, all-terrain vehicles, snowmobiles, golf carts, personal watercraft, tools and firearms). Primary Coverage and not excess over a homeowners policy. No deductible.
Member's Real Property Deductible Reimbursement	We will provide up to \$1,000 deductible reimbursement for damage to members residence when responding to an emergency on your behalf. No deductible.
Pollution Clean-Up	Applies on-premises only. Limit of \$150,000 for remediation expense you incur resulting from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage. Limit of \$25,000 for all other covered causes of loss.
Sirens & Antennas	Sirens, antennas, towers and similar structures and their associated equipment are automatically covered away from your scheduled premises, if you have building coverage with VFIS. No sub-limit applies.
Permanently Installed Property Off-Premises	Limit of \$125,000. Applies to outdoor property permanently installed away from your premises. Includes traffic control devices, statues, signs, monuments and fire hydrants.

PROPERTY – COVERAGE HIGHLIGHTS – continued

**Commandeered
Property of Others**

Replacement cost coverage for any commandeered property other than autos.

Includes the owner's loss of use.

No dollar limit.

No deductible if commandeered property belongs to volunteer, employee, director, officer or trustee.

Computer Software

Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.

Covered causes of loss include computer virus and the breakdown of computer hardware.

Applies on-premises or off-premises.

Automatic limit of \$250,000, higher limits are available.

**Unintentional Errors
and Omissions**

Limit of \$500,000.

Covers for unintentionally omitting real property at the time of application or unintentionally failing to report all real property prior to the beginning of the policy period.

Vehicle Parts

Limit of \$25,000.

Automatically covers vehicle stock owned by you and stored inside a building or at your location.

**Valuable Papers &
Records**

Pays the costs you incur to restore or replace any such documents following a covered loss.

No dollar limit.

Applies on-premises or off-premises.

**Accounts
Receivable**

Pays the costs you incur in restoring your accounts receivable records following a covered loss.

Also pays amounts you can't collect if your accounts receivable records can't be restored.

No dollar limit.

Applies on-premises or off-premises.

**Lock and Key
Replacement**

Limit of \$25,000 to reimburse you for lock and key replacement after theft at your location.

No deductible.

PROPERTY – COVERAGE HIGHLIGHTS – continued

Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No dollar limit.</p> <p>No deductible.</p>
Limited Coverage for Fungus, Wet Rot, Dry Rot or Bacteria	<p>A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.</p> <p>However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.</p> <p>An extension has been added to provide a \$25,000 sub-limit if the fungus, wet rot, dry rot or bacteria arises from flood or from a specified cause of loss, as defined in the policy. This sub-limit is the most that will be paid in any policy term regardless of the number of occurrences.</p>
Deductible Waiver	<p>If a Property claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Portable Equipment coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p>
Coinsurance	<p>Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.</p> <p>Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.</p>
Mechanics Tools	<p>Members tools are included as personal property on a replacement cost basis.</p>

PORTABLE EQUIPMENT

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Blanket Portable Equipment Coverage

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$5,000

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

PORTABLE EQUIPMENT – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Personal Effects	<p>Applies on and off premises while on authorized duty.</p> <p>Primary coverage (not excess over a homeowners policy, for example).</p> <p>Full replacement cost with no dollar limit.</p> <p>No deductible.</p>
Non-owned Portable Equipment	<p>Coverage for portable equipment of others temporarily in your possession.</p> <p>Automatic \$50,000 limit.</p>
Unmanned Aircraft (Drones)	<p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ol style="list-style-type: none"> 1. rented, leased or loaned to others without an operator who is your employee or volunteer 2. used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$35,000 in any one occurrence.</p>
Deductible Waiver	<p>If a Portable Equipment claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Property coverage, the various deductibles will not be stacked.</p> <p>Only one deductible, the largest, will apply.</p> <p>The deductible will be waived after three consecutive years with no portable equipment losses.</p>
Coverage to Replace Obsolete Chargers	<p>We will pay for new compatible mobile or stationary chargers when associated covered portable equipment is damaged and replaced.</p>
Theft of Portable Equipment by Member	<p>At your request we will pay up to \$5,000 for portable equipment taken by a volunteer or employee no longer affiliated with your organization provided the equipment is reported as stolen.</p> <p>The most we will pay in one year is \$10,000.</p>
Trailers Used to Transport Covered PE	<p>Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A portable generator is installed on a small trailer that can be pulled to an emergency scene by a number of vehicles; both the generator and its trailer would be covered under Blanket Portable Equipment.</p> </div>
Blanket Coverage	<p>Applies to:</p> <ol style="list-style-type: none"> 1. All boats up to 100 horsepower, and 2. All jet skis and waverunners regardless of horsepower.
Scheduled Coverage	<p>Required for boats in excess of 100 horsepower.</p>
Reporting	<p>No need to determine equipment values if you select blanket coverage.</p> <p>VFIS will rate the coverage based on the number and type of vehicles you use.</p>

If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

**Temporary Storage for
Portable Equipment**

Provides coverage for your incurred costs to obtain temporary storage for portable equipment due to a covered loss or as a result of a motor vehicle accident. Coverage is provided for costs incurred up to 60 days, but not more than \$5,000.

**Accident-Impaired Patient
Transport Equipment
Reimbursement**

We will reimburse up to \$10,000 each policy period for amounts paid to replace patient transport equipment that had its warranty voided following a motor vehicle accident, even though it did not sustain observable physical damage.

AUTO

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

<u>Coverage</u>	<u>Symbols</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit	8,9	\$1,000,000
"No Fault" or Statutory Personal Injury Protection		Not Included
Medical Payments		Not Included
Uninsured Motorists	8,9	\$1,000,000
Underinsured Motorists Insurance	8	\$1,000,000
Hired & Borrowed Vehicles		Included
Commandeered Vehicles		Included
Volunteers/Employees as Insureds Under Non-Owned Autos		Included (Excess)
Temporary Substitute Vehicles		Included
Fellow Member Liability		Included
Incidental Garage Liability		Not Included
Physical Damage Comprehensive	10	see Schedule of Vehicles
Physical Damage Collision	10	see Schedule of Vehicles

AUTO LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Non-Owned Automobile	<p>Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an <i>excess basis</i>.</p> <p>Covers your liability for commandeered vehicles used on your behalf on a <i>primary basis</i>.</p>
Volunteers/Employees as Insureds Under Non-Owned Automobiles	<p>Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.</p> <p>Coverage is on an <i>excess basis</i>.</p>
Additional Insured-Automatic	<p>Any person or organization for which you have agreed in writing in a contract to be added as an additional insured.</p>
Expected or Intended Injury	<p>Included for Bodily Injury or Property Damage when resulting from actions taken to protect persons or property.</p>
Temporary Substitute Vehicle	<p>Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.</p> <p>Coverage is on a <i>primary basis</i>.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaner is involved in an intersection accident injuring civilians. Liability coverage would be provided to the department on a primary basis up to the policy limit.</p> </div>
Owner of Commandeered Auto as an Insured	<p>The owner of a commandeered auto in your temporary care, custody or control that is being used as part of an emergency operation is an insured.</p> <p>Coverage is on a <i>primary basis</i>.</p>
Uninsured Motorist/Underinsured Motorist	<p>Covers your organization for bodily injury and/or property damage sustained by an eligible party caused by a negligent uninsured/underinsured motorist or hit-and-run motorist, based on your state laws.</p>
Fellow Member Liability	<p>Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.</p> <p>Note that the protection applies to the <i>individual</i> against whom the claim is made, whether or not a claim is made against you (the insured organization).</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Example: A fire truck is responding to an emergency call with lights and sirens activated. The vehicle operator fails to see a civilian vehicle resulting in a collision, injuring several passenger firefighters. Fellow member auto liability coverage would be provided to the fire truck driver up to the limit of the policy for claims arising from the injured passenger firefighters.</p> </div>

AUTO PHYSICAL DAMAGE – COVERAGE HIGHLIGHTS

Volunteers' or Employees' Personal Automobiles Covers damage to a member's personally owned vehicle:

Personal Automobiles

1. while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and
2. resulting from a covered cause of loss.

Reimburses the member's deductible up to \$2,500 if insurance is carried or actual cash value if no insurance is carried. Member is required to maintain minimum state liability coverage.

**Owned Equipment
Installed in Non-
Owned Automobiles**

Extended to equipment owned by the organization that's permanently installed in non-owned autos.

GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following four sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of offenses such as false arrest, wrongful eviction or slander.
- **Coverage C. Professional Health Care Liability** protects you when claims are made against you as a result of your handling of patients, or providing, or failing to provide, medical services.
- **Coverage D. Medical Expense** protects you when claims are made against you as a result of injuries suffered by the public (not your volunteers or employees) because of your premises or operations. These expenses are payable even if the injury occurred through no fault of your own.

Coverages

Limits

Coverages A. and C. Each Occurrence or Medical Incident	\$1,000,000
Coverage B. Personal and Advertising Injury (each offense)	\$1,000,000
Coverage A. Fire Damage Legal Liability (any one fire).....	\$1,000,000
Coverage D. Medical Expense (any one person)	\$10,000

Coverage Aggregates

General Aggregate (the total payable in any policy term)	\$3,000,000
Products / Completed Operations Aggregate (the total payable in any policy term)	\$3,000,000

Optional Coverages (apply only if checked)

Employer's (Stop Gap) Liability

- Provides General Liability and Auto Liability coverage to you (the insured organization) if a volunteer or employee alleges they were injured on the job and are entitled to sue the organization and seek damages beyond the benefits available under the applicable Workers' Compensation statute.
- Needed when the insured's Workers' Compensation policy provided for your volunteers and/or employees does not contain Part Two – Employer's Liability.

Owned Watercraft Liability (boats exceeding 100 horsepower)

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Volunteers and Employees as Insureds

Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.

Other insureds include your officers, directors, commissioners or trustees.

Also included are the owners of any property you commandeer.

VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:

1. Coverage doesn't apply to liability arising from any physician's providing or failing to provide on-line medical direction or medical command via a telecommunications device, and
2. Hands-on treatment of a patient by a physician is excess of any medical malpractice insurance carried by the physician.

Blanket Additional Insureds

Automatically covers any person or organization required by contract to be an additional insured, but only for their liability arising out of your premises or operations.

The contract must be in effect before the injury or damage occurs.

Fellow Member Liability

Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.

Note that the protection applies to the individual against whom the claim is made, whether or not a claim is made against you (the insured organization).

"Good Samaritan" Liability

Covers your volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.

Applies to professional health care or any other services.

To qualify as a "Good Samaritan," the individual must act independently of your organization or any other organization.

Unlimited Defense Costs

The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

Intentional Acts

Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.

Example (bodily injury): A distraught relative of a heart attack victim must be restrained in order for you to administer care to the patient, and in the process the relative is injured.

Example (property damage): In order to gain access to a small fire in one apartment unit, a firefighter breaks down a door to a different unit that is not in imminent danger.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS – continued

- Pollution Liability** Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:
1. emergency operations away from your premises,
 2. training activities, or
 3. water runoff from the cleaning of equipment.
- Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:
1. emergency operations away from your premises, or
 2. training activities away from your premises.
- Covers you for Pollution Liability for your Above Ground Storage tanks. Coverage applies on a named peril basis. You must notify us of the incident as soon as practicable and not more than 14 days after the incident ends.
- Liquor Liability** Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.
- If alcoholic beverages are sold, VFIS requires that you obtain the proper license or permit, comply with our liquor loss control recommendation, and pay the applicable premium charge.
- Contractual Liability** Covers you for the liability you agreed to assume of another party, either orally or in writing.
- The claim must be otherwise covered (not excluded).
- Example:** Farmer Brown agrees to allow a fire department to use his pasture to hold a flea market, as long as any injuries to the public are agreed to be the responsibility of the fire department and not of Farmer Brown.
- Watercraft Liability** Automatic coverage for injury or damage arising from your use of the following:
1. non-owned boats,
 2. owned boats that are not powered by motors,
 3. owned boats that are powered by motors of not more than 100 horsepower, and
 4. jet skis and waverunners regardless of horsepower.
- Unmanned Aircraft (Drones)** Covers you for unmanned aircraft owned, operated, rented or loaned to you.
- Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.
- Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.
- Fire Damage Legal Liability** Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.
- A similar provision covers your liability for other than fire damage to buildings or contents rented or loaned to you for not more than 30 consecutive days.
- Damage to Property of Persons Receiving Services** Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.
- Subject to a \$100 deductible each occurrence.

Example: A patient transported by ambulance to the hospital notices shortly after arrival that his wallet and Rolex watch are missing; he files a claim against the ambulance squad alleging theft of the property.

**Expanded
Aggregate Limit**

The General Aggregate Limit shown in the schedule applies separately to:

1. each named insured (unless you have selected a \$10,000,000 aggregate limit),
and
2. each location you own or rent.

MANAGEMENT LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

	<u>Limits</u>
Each Offense or Wrongful Act	\$1,000,000
Aggregate (the total payable in any policy term)	\$3,000,000
Defense Expense for Injunctive Relief.....	\$100,000

"Claims made" basis

- This means that coverage is provided only for claims that are reported during the policy period, regardless of when the incident giving rise to a claim occurred. VFIS covers claims arising from incidents that occurred prior to the initial policy period as long as you had no reason to suspect that a claim might be presented as a result of the incident.
- If you are aware of any such incidents, be sure to report them to your agent immediately.

A signed and dated application is required before coverage can be bound.

"Occurrence" basis

- This means that coverage is provided only for claims arising out of incidents that occur during the policy period, regardless of when the claim is eventually reported.
- You should not purchase occurrence coverage unless:
 - You are currently insured on an occurrence basis, or
 - You are currently insured on a claims made basis and you have decided to purchase a supplemental extended reporting period from your current carrier.

Cyber Liability and Privacy Crisis Management Expense

- **Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Cyber Liability

Each Event Limit:	\$1,000,000	Each Electronic Information Security Event
Retroactive Date:	None	

Privacy Crisis Management Expense

Each Event Limit:	\$50,000	Each Privacy Event
Retroactive Date:	None	
Deductible:	\$0	Each Privacy Event

Cyber Extortion Expense

Each Event Limit:	\$20,000	Each Cyber Extortion Threat
Deductible:	\$0	Each Cyber Extortion Threat

Privacy Crisis Management Expense and Cyber Extortion Expense

Aggregate Limit:	\$50,000	Aggregate
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MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

Management Liability coverage protects you against claims for monetary damages arising out of:

Employment-related practices, such as wrongful termination, failure to promote or sexual harassment.

Example: A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for back wages, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

Example: A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

Other **wrongful acts** not specifically excluded.

Example: A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.

Example: Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$100,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:

1. is not-for-profit, and
2. is related to the emergency services.

Coverage is excess of any insurance.

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS – continued

Volunteers and Employees as Insureds	<p>Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.</p> <p>Other insureds include your officers, directors, commissioners or trustees.</p> <p>Also included is your medical director (if any).</p> <p>VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.</p>
Estates, Heirs, and Legal Representatives	<p>Included as insureds.</p>
Spousal Liability	<p>Included, but only for acts within the course and scope of your operations.</p>
Unlimited Defense Costs	<p>The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.</p>
Fair Labor Standards Act Suit Defense Coverage	<p>Limit of \$100,000 each claim incurred provided for the defense of any claim for violation of the Fair Labor Standards Act. This coverage is provided on a reimbursement basis.</p>
Blanket Additional Insureds	<p>Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability.</p>
Unintentional Release of HIPAA Information	<p>Limit of \$100,000 provided for the payment of fines and penalties assessed upon the insured for HIPAA violations.</p>
Expanded Aggregate Limit	<p>The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).</p>

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability and Privacy Crisis Management*

The following apply unless noted otherwise in this proposal:

Cyber Liability

Coverage applies to each electronic information security event which includes:

1. Transmission of malware from your computer system to a third party;
2. The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
3. A personal identity event or corporate privacy event caused by information that is obtained or released directly from your computer system.

As used in this definition, a denial of service attack means an intentional attack directly on your computer system that prevents or slows down access to your web site or your computer network. However, a denial of service attack which affects the internet at large and is not directed at your computer system is not an electronic information security event.

Personal Identity Event or Corporate Privacy Event

What is a personal identity event or corporate privacy event?

1. Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
2. The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Privacy Crisis Management Expense Coverage

Pays on behalf applicable reasonable and necessary fees because of a privacy event which includes:

1. To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
2. Provide a crisis management review and advice by an approved independent crisis management or legal firm;
3. Notification to affected parties for printing, advertising, mailing of materials or other costs;
4. Travel expenses by directors and employees to mitigate damages;
5. Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.

Privacy crisis management expenses shall not include:

1. Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
2. Costs or expenses that would have been incurred in the absence of the "privacy event;"
3. Costs or expenses associated with upgrading, maintaining, improving, repair or remediating any "computer system," procedures, services or property as a result of a "privacy event."

MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

– *Cyber Liability and Privacy Crisis Management* – continued

Privacy Event

What is a privacy event?

1. Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;
2. Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;
3. Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Cyber Extortion Expense

Reimburses you for expenses paid in response to a cyber extortion threat.

Cyber Extortion Threat

What is a cyber extortion threat?

A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving your computer system (not the internet at large) to:

1. Launch a denial of service attack;
2. Steal, release or publish personally identifiable information or confidential corporate information;
3. Alter, damage or destroy electronic data;
4. Cause you to transfer, pay or deliver any funds or property without your authorization.

Coverage Territory

For cyber liability, privacy crisis management expense and cyber extortion expense coverage, the coverage territory means worldwide, but the event and suit must take place in the U.S., Puerto Rico or Canada.

EXCESS LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Excess Liability coverage protects you with the following:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. It will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

	<u>Limits</u>
Each Occurrence	\$10,000,000
Annual Aggregate.....	\$20,000,000
Self-Insured Retention.....	None
Abuse or Molestation Each Occurrence	\$5,000,000
Abuse or Molestation Aggregate.....	\$5,000,000
Cyber Liability Each Occurrence	\$1,000,000
Cyber Liability Aggregate.....	\$2,000,000

Excess over the following underlying coverages:

- Auto
- General Liability and Professional Liability
- Management Liability

Liquor Liability	Follows form with underlying coverages.
Pollution Liability	Follows form with underlying coverages.
Management Liability	Follows form with underlying coverages.
Employer's Liability	Follows form with underlying coverages.
Unlimited Defense Costs	The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Expanded Aggregate Limit	The aggregate limit shown in the schedule applies separately to each location.
Unmanned Aircraft (Drones)	Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you. \$1,000,000 each occurrence/aggregate sublimit applies.

PROPOSAL NOTES

Auto

Note: Your Auto Liability quote is for hired and non-owned autos only.

PREMIUM SUMMARY

DUPAGE COUNTY 911 EMERGENCY TELEPHONE SYSTEMS BOARD (IL) C01652

	<u>Premium</u>
Property	\$28,168
Crime.....	Not Quoted
Portable Equipment.....	\$32,339
Auto	\$532
General Liability.....	\$1,264
Management Liability.....	\$9,063
Excess Liability.....	\$9,273
Total Estimated Annual Premium	\$80,639

PLUS MORE VALUE!

Risk Management Included

- Employment practices
- Manage your risk – resources, check lists
- Risk Management Consultants
- On-site assessments/self-assessments

Education, Training & Consulting..... Included

- Classroom seminars, training, resources – vfis.com
- Distance learning – VFIS University
- Consulting Available

Volunteer Firemen's Insurance Services, Inc.®

VFIS®, VFIS® with design and Volunteer Firemen's Insurance Services, Inc.® are all registered service marks of the same PA Corporation.

OTHER VFIS PRODUCTS AVAILABLE

Accident & Sickness Coverage - provides "on duty" coverage for members, auxiliary members, junior members, members in training, officers, deputized by-standers, trustees and board members, and volunteers asked by the organization to help with non-emergency events. Coverage listed below is provided when a member performs any normal duty of the department, whether it is an emergency or not. Insurance coverage underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

- Death Benefit
- Lump Sum Living Benefit
- Disability Income Benefit
- Medical Benefit

Critical Illness Insurance Program - a lump sum cash benefit is available to emergency service personnel, when diagnosed with a heart attack, stroke or life threatening cancer. Underwritten by ACE American Insurance Company, Philadelphia, PA. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Lump Sum Living Benefit (for qualifying illnesses)

Group Term Life Insurance - available for all members which includes active, retired, volunteers, career or auxiliary members. Underwritten by AIG, American General. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Accidental Death and Dismemberment
- Guaranteed Issue Life Insurance for Any Age

Length of Service Award Program (LOSAP) - an incentive program to effectively retain existing volunteers, increase their level of participation and recruit new members. Life insurance underwritten by AIG Life Insurance Company and American Life Assurance Company of New York (Maine and New York). Group annuity contracts underwritten by Hartford Life Insurance Company. Coverage provided:

- 24-hour, On and Off Duty Death Benefit
- Monthly Income During Retirement Years
- Disability Benefit

VFIS ORDER FORM

DUPAGE COUNTY 911 EMERGENCY TELEPHONE SYSTEMS BOARD (IL) C01652

Coverage	Effective/ Expiration Dates	Accept <i>Initial to accept coverage</i>	Decline <i>Initial to decline coverage</i>	Premium Quoted
Property	_____	_____	_____	_____
Crime	_____	_____	_____	_____
Portable Equipment	_____	_____	_____	_____
Auto	_____	_____	_____	_____
General Liability	_____	_____	_____	_____
Management Liability	_____	_____	_____	_____
Excess Liability	_____	_____	_____	_____
Total	_____	_____	_____	_____

Payment Plans

Please indicate your choice of premium payment options. There are no installment fees. Payment plans do not include any applicable taxes, fees, and surcharges. They will be included with your initial invoice. Payment plans options do not apply to future endorsements. You will receive an invoice based on the payment plan selected. ***Please Note – Any breakdown of premium values listed on this Order Form should not be used for billing purposes. On Installment plans, payment amounts will vary due to rounding on installment schedules. **Please wait for the invoice to bill the insured.** Remittance payment must match the invoice.***

- Annual Default unless otherwise eligible and selected below
- Two-Pay \$2,500 account minimum
- Four-Pay \$3,500 account minimum
- Ten-Pay \$10,000 account minimum

Signature of Insurance Representative

Date

Agency Name/Address _____

Producer/Service Rep. _____

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: _____
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is Excess Liability.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.

Signature of Insured

Date

Comments/Notes: _____

Internal Use Only:	C01652 IL	Qt Eff Dt: 12/19/2023	Doc ID: e4cff2179fbf489bbaf6104e4e55902a
	Property: 06526510000000	Crime: 0	PE: 06526510000000 Auto:06526510000000
	GL: 06526510000000	ML: 06526510000000	Excess: 06526510000000

CLAIMS-MADE MANAGEMENT LIABILITY SUPPLEMENTAL APPLICATION

This application is only required when Claims Made Management Liability coverage is new.

1. Legal name of applicant: DUPAGE COUNTY 911 EMERGENCY TELEPHONE SYSTEMS BOARD
2. Address: 421 NORTH COUNTY FARM ROAD, WHEATON, IL 60187
3. Desired effective date of coverage: _____
4. Limits of liability requested (cannot be greater than the General Liability limit):
 - \$300,000 each offense or wrongful act / \$1,000,000 aggregate
 - \$500,000 / \$1,000,000
 - \$1,000,000 / \$2,000,000
 - \$1,000,000 / \$3,000,000
 - \$1,000,000 / \$10,000,000 (aggregate limit does not apply to each named insured with this option)
5. Does the applicant have knowledge of any incidents which would cause a reasonable person to believe that a claim or suit might result? Yes No
If yes, please give complete details, including date: _____

6. Name of person designated to receive any and all notices from the company or agent concerning this insurance: _____

COVERAGE CANNOT BECOME EFFECTIVE PRIOR TO THE DATE THIS SIGNED APPLICATION IS APPROVED BY THE COMPANY.

THE APPLICANT ACCEPTS NOTICE THAT ANY POLICY WHICH MAY BE ISSUED AND ANY RENEWALS THEREOF WILL APPLY ON A "CLAIMS MADE" BASIS.

The applicant agrees that in the event they become aware of any fact which would serve to alter any answer previously given to one or more of the foregoing questions, they will so advise the agent. The applicant further agrees that based on such revised information, the agent may revise or withdraw any quotation previously given.

The undersigned, being authorized by and acting on behalf of the applicant, declares that to the best of his / her knowledge and after having made proper inquiry, the responses to the foregoing are true and that no facts have been suppressed or any material facts misstated. The applicant further agrees that this application shall be the basis of any policy issued. The application is valid for 90 days from the date it is signed.

Agent's Signature: _____ Applicant's Signature: _____

Address: _____ Title: _____

City / State / Zip: _____ Date: _____