



Emergency Telephone System Board of DuPage County

Property and Liability Insurance Proposal

Presented on November 3, 2025 by:

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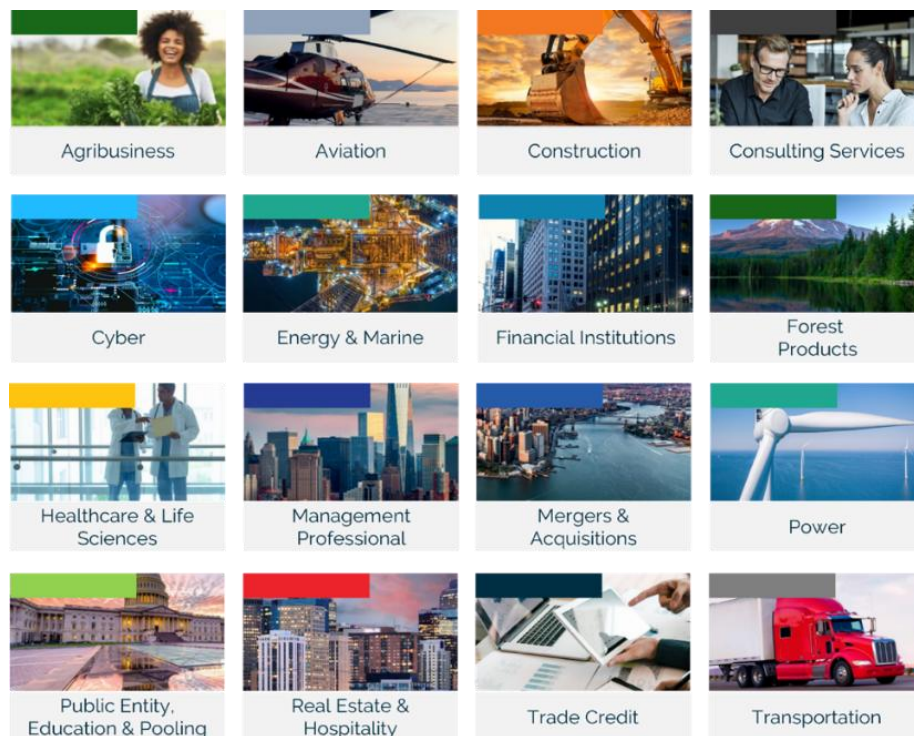
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Company Profile

Alliant provides risk management, insurance, and consulting services to thousands of clients nationwide, delivering tailored products and services engineered to mitigate risk, improve performance, and promote long-term growth. Our core business includes property and casualty insurance services, middle-market brokerage, employee benefits, and underwriting, each staffed with dedicated industry specialists who understand the unique market dynamics facing their clients.

In addition to our 90-plus year legacy of service and results, Alliant is one of the industry's fastest-growing organizations. As America's 5th largest insurance brokerage, we have an active presence in every U.S. market and an extensive arsenal of best-in-class resources and intelligence that moves our clients forward in today's competitive market climate.

Alliant Specialty is the largest specialty broker in the world. We have created an unparalleled service delivery model that is personal, agile, and responsive to enhance your bottom line. Alliant Specialty supports clients in industry verticals that include Construction, Real Estate & Hospitality, Healthcare & Life Sciences, Cyber, Management Professional, Mergers & Acquisitions, Energy & Marine (including Power & Utilities), Agribusiness, Aviation, Forest Products, Financial Institutions, Public Entity, Trade Credit, and Transportation.



Alliant Advantages

	Alliant	Competition
90 years of leadership in meeting the insurance needs of businesses and public entities across the US.	✓	
National presence with best-in-class resources and expertise.	✓	
Privately owned and operated.	✓	
Flat management structure with no bureaucracy, empowering senior leadership to take a hands-on approach to client service that expands the entire lifecycle of the relationship.	✓	
A full-service insurance agency that addresses all of your risk and insurance needs, including property, casualty, life, and health.	✓	
A diverse team of industry specialists who understand the unique needs of your business.	✓	
Considerable buying power through more than 40 insurance carriers, enabling for the delivery of the best coverage at the most competitive pricing	✓	
State-licensed support staff.	✓	
A full-service approach that includes risk management services to help identify hazards and present options.	✓	
Workers' compensation insurance claims management at no additional charge.	✓	

Executive summary

Thank you for the opportunity to present our renewal proposal for ETSB's property casualty insurance program effective December 19, 2025 to December 19, 2026

Commercial Package

We are pleased to present renewal terms with your expiring carrier National Union Fire Insurance Company of Pittsburgh, PA. All coverage terms, conditions and exclusions remain as expiring. There is an increase in premium for the package and the portable equipment accounts for most of the increase. The expiring value was \$28,661,530 and the renewal is \$44,25140. The carrier has provided an alternative deductible option of \$5,000 and if elected would reduce the portable equipment premium by \$10,233. Please refer to premium and coverage section found on page 6 of the proposal.

Cyber Liability

The cyber market is experiencing soft market conditions, and we approached eight markets for quotations. We are pleased to present the two most competitive options, one from your incumbent, Hudson Specialty, and the other from Underwriters at Lloyd's of London (CFC).

The Hudson premium increased by 20% and is a result of the revenue increase, \$14.M expiring and projected \$17M. The Lloyd's (CFC) premium is slightly less than expiring and they have a few enhancements not provided by Hudson.

Both insurers offer competitive options, but the CFC option provides several enhancements including a separate aggregate limit for each insuring clause and a higher cyber-crime limit for a lower premium. While the Hudson renewal is still a viable choice, the CFC terms offer a more robust coverage package, please refer to the coverage summary on page 6.

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 12/19/2024 -2025 VFIS	Renewal Premium 12/19/2025-2026 VFIS
General Liability	\$1,264	\$1,264
Public Officials Liability including Employment Practices Liability	\$9,063	\$10,143
Auto – Hired and Non-owned	\$532	\$534
Excess Liability	\$9,273	\$9,092
Crime/Employee Dishonesty	Not Covered	Not Covered
Property	\$30,251	\$34,421
Portable Equipment	\$25,379	\$46,465
Total Package Premium	\$79,762	\$102,729
	Hudson Specialty	Lloyd's London CFC
Cyber Liability	\$20,524	\$20,323
Total Annual Premium	\$96,286	\$123,052

Premium Summary and Coverage Comparison

	Expiring Dec 19, 2024 to Dec 19, 2025	Renewal Dec 19, 2025 to Dec 19, 2026
Property		
Building Values	\$124,277	\$129,248
Contents Values	\$18,014,036	\$18,734,620
Software	\$600,000	\$600,000
Building & Contents Total Insured	\$18,138,313	\$18,863,868
Property average rate	0.17	0.18
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	\$30,251	\$34,421
Inland Marine		
Portable Equipment	Blanket Limit	Blanket Limit
Blanket Value	\$28,661,530	\$44,251,401
Equipment average rate	0.09	0.11
Valuation	Guaranteed Replacement Cost	Guaranteed Replacement Cost
Deductible	2,500	2,500
Total Portable Equipment Premium	\$25,379	\$46,465
Optional Deductible Quote \$5,000		\$36,232
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	Included	Included
Total Auto Premium	\$532	\$534
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

Premium Summary and Coverage Comparison

	Expiring Dec 19, 2024 to Dec 19, 2025	Renewal Dec 19, 2025 to Dec 19, 2026
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	\$100,000 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	\$20,000 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	\$9,063	\$10,143
Excess Liability		
Limit	\$10,000,000 per occurrence \$20,000,000 aggregate	\$10,000,000 per occurrence \$20,000,000 aggregate
Excess Liability Premium	\$9,273	\$9,902
Total VFIS Program Premium	\$75,762	\$102,729

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

	Expiring	Renewal
	Cyber and Tech E&O Dec 19, 2025 to Dec 19, 2026	Cyber and Tech E&O Dec 19, 2025 to Dec 19, 2026
Carrier	Hudson Specialty Insurance Co.	Underwriters at Lloyd's London (CFC)
AM Best's Rating	A XV	A XV
Policy Aggregate Limit	\$2,000,000	\$2,000,000
Cyber Liability First & Third Party		
Limit	\$1,000,000	\$1,000,000
Retroactive Date	12/19/20	12/19/20
Retention	\$10,000	\$10,000
Coverages Included:		
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 Loss Limit	\$1,000,000	\$1,000,000
Social Engineering Loss	\$100,000	\$250,000
Deductible	\$10,000	\$10,000
Each business interruption	6 hours	8 hours
Business Interruption Coinsurance	10%	N/A
Premium	\$23,943	\$19,000
Surplus Lines Taxes and Fees	\$1,493	\$1,323
	\$25,436	\$20,323
Additional Coverage Extensions:		
Separate Indemnity Towers for each insuring clause	N/A	Yes
Bricking Endorsement	Yes	Included, Hardware Replacement Costs
Contingent Bodily Injury	Yes	Included, \$250,000
Alternative Dispute Resolution - Cyber Extortion Expenses	Yes	Not Addressed
Biometric Information Exclusion	Excluded	Not Excluded
Theft of Client Funds	No	Yes, \$50,000
Claim Preparation Costs	No	Yes, \$25,000
Reputation and Brand Protection	No	Yes, \$100,000
Crimianl Reward Coverage	No	Yes, \$100,000

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 • None	December 19, 2025
Cyber Liability • None	December 19, 2025

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	☐
Cyber Liability	☐

**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.
☐	☐

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.

Carrier Quotes