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**Commercial Insurance**

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**2022-2023**

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## **VILLAGE OF POPLAR GROVE**

**Commercial Agent  
Senior Account Manager**

**Matt Ripplinger  
Cindy Anderson**

***Broadmoor Agency, Inc.***

**3923 E. State St., Rockford, IL 61108**

**Office Phone 815-965-6700**

**Fax 815-965-6703**

**EMAIL**

**mriplinger@broadmooragency.com  
cindy@broadmooragency.com**

# ILLINOIS COUNTIES RISK MANAGEMENT TRUST

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## INSURANCE PROGRAM RENEWAL



## Poplar Grove, Village of

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**PRESENTED BY:**

Broadmoor Agency, Inc.

**POLICY YEAR:**

DEC 01, 2022 - DEC 01, 2023

**Quote Number:**

R1-1001282-2223-01

**ADMINISTERED BY:**





## ABOUT ICRMT

*Providing insurance and risk management services to Illinois Public Entities since 1983.*

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Illinois Counties Risk Management Trust (ICRMT) is one of the leading insurance programs in Illinois, providing property, and workers' compensation coverages for Illinois public entities since 1983. Owned by its members and administered by IPMG, ICRMT provides an integrated approach to risk management, claims administration, and underwriting tailored to fit the needs of your entity. ICRMT provides broad coverage and the most comprehensive service package specifically designed to protect the entity's exposures and budgetary constraints.



*Size: 425+ Members*



*Retention Rate: 97%*



*Total Premium: \$102+ Million*



# PROGRAM MANAGEMENT

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PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

## ACCOUNT EXECUTIVES

### JEFF WEBER

Executive Vice President  
jeff.weber@ipmg.com  
314.293.9707

### BOB SPRING

Sr. VP - Public Entity Practice  
bob.spring@ipmg.com  
630.485.5885

### KYLE SHELL

Account Executive  
kyle.shell@ipmg.com  
314.293.9717

## UNDERWRITING

### TODD GREER

Senior Vice President  
todd.greer@ipmg.com  
630.485.5869

### KRISTEN TRACY

VP - Public Entity Underwriting  
kristen.tracy@ipmg.com  
630.485.5970

### DANIEL KOLE

Program Underwriting Associate  
daniel.kole@ipmg.com  
630.485.5952

## PROGRAM ADMINISTRATION

### JACKIE KING

ICRMT Program Manager  
jackie.king@ipmg.com  
630.485.5874

### KIM DIEDERICH

ICRMT Account Assistant  
kim.diederich@ipmg.com  
630.485.5863

### TIM OLSON

ICRMT Administrative Assistant  
tim.olson@ipmg.com  
630.485.5924





## RISK MANAGEMENT & LOSS CONTROL SERVICES

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ICRMT Risk Management Services consultants deliver a catalog of resources with material expertise in public entity risk management. The staff has field-based experts in clinical medicine, physical therapy, and advanced degree safety experts. ICRMT's risk consultants have a background working in local law enforcement, fire, and emergency medical services.

The RMS consultants work with each entity to facilitate risk mitigation efforts through policy, training and engineering controls. These controls are delivered onsite and through online training options. ICRMT RMS consultants provide policy and training solutions for all lines of coverage with focus on industry and client loss trends and emerging risks.

### SERVICES INCLUDED:

- Use of Force Training
- Jail Policies and Procedures Audits
- Policy and Procedure Implementation
- Auto/Driving Exposure Evaluation
- Employment Practices Strategies, Education, and Training
- Safety Committee Development
- Hiring and Management Strategies
- Law Enforcement Seminars
- Fire Fighter/EMS Training
- Regulatory Compliances
- Essential Functions Testing Policy
- Background Check Policy
- Supervisors/Leadership Development
- Loss Analysis and Trending
- Slip and Fall Prevention Program
- Supervisory/Personnel Safety Training
- Accident Investigation Training
- Hazard Communication Training
- Blood Born Pathogens Training



## RISK MANAGEMENT & LOSS CONTROL CONSULTANTS

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### **BRIAN DEVLIN**

Senior Vice President  
brian.devlin@ipmg.com  
630.485.5922

### **MARK BELL**

Public Entity Team Director  
mark.bell@ipmg.com  
630.200.8711

### **JEFF BACIDORE**

Senior Risk Management Consultant  
jeff.bacidore@ipmg.com  
630.253.4463

### **DAN LUTTRELL**

Senior Risk Management  
Consultant  
dan.luttrell@ipmg.com  
224.239.7407

### **JOSH BLACKWELL**

Risk Management Consultant  
-Law Enforcement Practice  
josh.blackwell@ipmg.com  
224.227.0819

### **BEN HARMENING**

Risk Management Consultant  
- Law Enforcement Practice  
ben.harmening@ipmg.com  
224.840.4405

### **KEVIN MADEIRA**

Risk Management Support Specialist  
kevin.madeira@ipmg.com  
630.485.1065

### **BRANDON BEYER**

Risk Management Support Specialist  
brandon.beyer@ipmg.com  
630.485.5954



## CLAIMS MANAGEMENT SERVICES

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IPMG Claims Management Services offers a full-service claims team specializing in the public entity sector. IPMG CMS services claims for property, casualty and workers compensation claims.

IPMG CMS has a staff of 39 including 21 seasoned claims professionals with an average claims experience of over ten years. IPMG CMS's leadership team boasts well over 20 years of experience. IPMG CMS's staff specializes in program business, including unique self-insured retention structures.

### SERVICES INCLUDED:

- Dedicated service adjuster approach, which promotes service continuity and trust
- On-line claim reporting and investigation tool through In-Sight with loss experience access
- On-line claim review and claim report generation
- 24-hour contact on every new claim submission
- Clients are updated on all critical events and participate in all major claims decisions
- Quarterly claim file reviews
- Data analytics to quickly identify potential high cost claims
- Tailor made service plans
- Nurse Case Management

### CONTACT:

**MIKE CASTRO**  
Senior Vice President  
mike.castro@ipmg.com  
630.485.5895

**DONNA FROMM**  
WC Claims Director  
donna.fromm@ipmg.com  
630.485.5950

**SUSANNE SKJERSETH**  
PC Claims Manager  
susanne.skjerseth@ipmg.com  
314.293.9723





## ICRMT FEATURES AND BENEFITS

### Program Highlights

- Property and Casualty Policy is Non-Auditable
- Terrorism Coverage Included
- The ICRMT Trust Agreement contains a Resolution by the Executive Board making the program Non-Assessable
- Specialized Law Enforcement Risk Management Services
- Open Door Legal Consultation
- Tailored Risk Management Services
- Professional Property Appraisals
- Online Claims Reporting
- Crisis Management Assistance
- Enhanced Case Management
- PEDAC Coverage Available
- Unemployment Insurance Program

### Who is an Insured

- An individual while appointed as a director or executive officer
- A volunteer, unpaid worker, leased or temporary worker
- A board member, commissioner, trustee, or council person
- An employee or staff member
- An elected or appointed official or a member of your governing body, board, commission, council or agency of yours
- A partnership or Joint Venture, including a mutual assistance pact, joint powers agreement or similar agreement
- Your Medical Directors in conjunction with the medical facilities covered under this Policy, but only with respect to their administrative duties on your behalf.

Visit our page for more information:

[www.ICRMT.com](http://www.ICRMT.com)

This is a summary of coverages provided. Please refer to the full policy for complete coverage, exclusions, and terms & conditions.





## COVERAGE SUMMARY: GENERAL LIABILITY

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### GENERAL LIABILITY

### LIMITS

Each Occurrence	\$1,000,000
General Annual Aggregate	\$3,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Advertising and Personal Injury	\$1,000,000
Premises Medical Payments	
Each Person	\$5,000
Each Occurrence	\$50,000
<b>Deductible: \$1,000 each occurrence</b>	
Sexual Abuse Liability – Claims Made	
Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Retroactive Date:	<b>01/01/2019</b>
Innocent Party Defense Coverage Included	

**Deductible: \$2,500**

### COVERAGES INCLUDE

- Liquor Liability
- Medical Professional (Excluding Doctors & Dentists)
- Special Events
- Terrorism
- Volunteers
- Non-Auditable
- Herbicides & Pesticides - \$50,000 Coverage Limits
- Premises Liability



## COVERAGE SUMMARY: VIOLENT EVENT RESPONSE COVERAGE

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### COVERAGE

### LIMITS

- Violent Event Response Coverage	\$500,000/\$500,000
- Crisis Investigation	Included
- Personal Crisis Management Event Response Team	Included
- Crisis Communication Support, Media Management, Public Relations	Included
- Temporary Security Measures	Included
- The following Sublimited Coverages:	
o Medical Expenses	\$25,000 Per Person
o Counseling Service Expenses	\$10,000 Per Person
o Funeral Service Expenses	\$15,000 Per Person
o Per Event Crisis Team Services	\$100,000
o Memorialization Expenses	\$250,000

**Deductible: \$1,000 each occurrence**

This is addition to the standard liability coverages offered under this policy.



## COVERAGE SUMMARY: AUTO LIABILITY & PHYSICAL DAMAGE

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### AUTO LIABILITY

#### LIMITS

Each Occurrence	\$1,000,000
Auto Medical Payments	
Each Person	\$5,000
Each Occurrence	\$25,000

**Deductible: \$0 each occurrence**

### UNINSURED & UNDERINSURED MOTORIST LIABILITY

Each Occurrence	\$100,000
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**Deductible: \$0**

### AUTO PHYSICAL DAMAGE

Total Scheduled Value	\$976,672
Total Agreed Value	\$0
Number of Vehicles	15

**Comprehensive Per Loss Deductible: \$1,000**

**Collision Per Loss Deductible: \$1,000**

**\*Or as indicated on the Schedule**

### COVERAGES INCLUDE

• Automatic Liability for Newly Acquired Vehicles (Non-Auditable)	Included
• Newly Acquired Automobiles Physical Damage (Non-Auditable)	\$500,000
• Hired/Non-Owned Liability	Included
• Hired Auto Physical Damage	Included
• Garagekeepers Legal Liability - per Occurrence	\$100,000
• Pollution Caused by Upset/Overturn	Included
• Commandeered Autos	Included
• Loss of Use and Lease Gap Coverage	Included
• Rental Reimbursement	Included



## COVERAGE SUMMARY: PUBLIC OFFICIALS LIABILITY

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### PUBLIC OFFICIALS LIABILITY - CLAIMS MADE

#### LIMITS

Each Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000

Retroactive Date: **01/01/2019**

**Deductible: \$2,500 each occurrence**

### EMPLOYMENT PRACTICES LIABILITY - CLAIMS MADE

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **01/01/2019**

**Deductible: \$2,500 each occurrence**

### EMPLOYEE BENEFITS LIABILITY

Each Occurrence	Included
Annual Aggregate	Included

Retroactive Date: **01/01/2019**

**Deductible: \$2,500 each occurrence**

### COVERAGES INCLUDE

- Employee Wage Reimbursement
  - Each Occurrence \$10,000
  - Annual Aggregate \$20,000
- Non-Monetary Legal Defense
  - Each Occurrence \$50,000
  - Annual Aggregate \$50,000
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act





## COVERAGE SUMMARY: **EXCESS LIABILITY**

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Coverage	Underlying Limits	Excess Limit
General Liability	\$1,000,000/\$3,000,000	\$7,000,000
Auto Liability	\$1,000,000	\$7,000,000
Public Officials (Claims Made)	\$1,000,000/\$1,000,000	\$7,000,000

### COVERAGES EXCLUDED

- Sanitary Sewer Backup
- Sexual Abuse
- Uninsured/Underinsured Motorist Coverage
- Workers Compensation and Employers Liability
- Unmanned Aircraft
- Cyber Liability
- Claims arising out of the actual or alleged transmission of a communicable disease or virus.



## COVERAGE SUMMARY: CYBER LIABILITY

### COVERAGE

#### LIMITS

Cyber Liability Coverage - Claims Made

Each Claim

\$1,000,000

Annual Aggregate

\$1,000,000

Retroactive Date: **01/01/2019**

**Deductible: \$5,000**

### Coverage Include:

#### Third Party Liability Insuring Agreements

(Claims Made and Reported Coverage)

	Each <b>Claim</b>	Aggregate
Multimedia Liability Coverage	\$1,000,000	\$1,000,000
Security and Privacy Liability Coverage	\$1,000,000	\$1,000,000
Privacy Regulatory Defense and Penalties Coverage	\$1,000,000	\$1,000,000
PCI DSS Liability Coverage	\$1,000,000	\$1,000,000

#### First Party Insuring Agreements

(Event Discovered and Reported Coverage)

	Each <b>Claim</b>	Aggregate
Breach Event Costs Coverage	\$1,000,000	\$1,000,000
BrandGuard® Coverage	\$1,000,000	\$1,000,000
System Failure Coverage	\$1,000,000	\$1,000,000
Cyber Extortion Coverage	\$250,000	\$250,000

	Each <b>Claim</b>	Aggregate
Cyber Crime Coverage		
A. Financial Fraud Sublimit	\$100,000	\$100,000
B. Telecommunications and Utilities Fraud Sublimit	\$100,000	\$100,000
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	\$100,000	\$100,000
2. Client Phishing Fraud Loss Sublimit	\$100,000	\$100,000
3. Phishing Fraud Aggregate Sublimit (C.1. & C.2. combined)		\$1,000,000
Cyber Crime Aggregate Limit (A., B., & C. combined)		\$1,000,000



## COVERAGE SUMMARY: **PROPERTY**

LIMITS OF INSURANCE: In no event shall liability in any one occurrence for any one Building, and one Structure or Business Personal Property at any one location exceed 125% of the individually stated value for such property as shown in the latest Statement of Values or other documentation on file with the Trust, nor shall liability exceed any specific Limit of Insurance applying to any Insured, Loss, coverage or location(s).

### COVERED PROPERTY

#### LIMITS

Building Value	\$34,581,382
Business Personal Property Including Stationary EDP	\$443,600
Personal Property of Others	\$100,000
Newly Constructed or Aquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000

**Deductible: \$5,000**

**\*Or as indicated on the Schedule**

### ADDITIONAL PROPERTY COVERAGES

Earthquake (including mine subsidence)	\$5,000,000
Program Aggregate	\$250,000,000

**Deductible: \$50,000 or 2% of the damaged location; whichever is greater**

Flood	\$5,000,000
Program Aggregate (Excluding Flood Zone A and V)	\$250,000,000

**Deductible: \$50,000 per occurrence**

### COVERED COSTS & EXPENSES

Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0
Course of Construction (Builders Risk)	\$1,000,000
Debris Removal (whichever is greater)	25% or \$500,000
Pollutant Cleanup and Removal, aggregate in any one Policy Year	\$100,000
Fire Department Service Charge	\$5,000
Fire Protection Equipment Discharge	\$5,000
Ordinance or Law Coverage	\$10,000,000
Preservation of Property	\$100,000
Protection of Property	\$100,000



## COVERAGE SUMMARY: **PROPERTY (cont.)**

### SUPPLEMENT COVERAGE

#### LIMITS

Unnamed Locations - Unintentional E&O	\$1,000,000	
Communication Towers	\$100,000	
Tree, Shrubs, and Plants are subject to a maximum per item of		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Golf Course Tees and Greens		
Per Item	\$25,000	
Per Occurrence	\$100,000	
Interruption of Computer Operations		
Per occurrence	\$50,000	
Annual Aggregate	\$100,000	
Personal Effects	\$100,000	
Retaining Walls and Other Outdoor Walls	\$10,000	
Underground Sprinkler System	\$100,000	
Utility Services - Direct Damage	\$1,000,000	
Utility Services - Time Element	\$1,000,000	
Limited Fungus/Fungi, Wet Rot, and Dry Rot Coverage		
Direct Damage	\$15,000	
Business Income and Extra Expense	\$15,000	
Extra Expense Number of Days	30 days	
Ancillary Buildings	\$10,000	
Sewer Backup	\$250,000	
Outdoor Property - including but not limited to:	\$100,000	
Fences	Goal Posts	Traffic Lights/Control Boxes
Light Fixtures/Poles	Playground Equipment	Bleachers
Road Signs	Scoreboards	Ticket Booths
Non-Utility Poles	Benches	Dugouts
Fountains	Statues	Bike Racks
Monuments	Fire Hydrants	

All Supplemental Property Coverages are subject to a \$5,000 minimum deductible





## COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

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### SCHEDULED LIMITS

	LIMITS
Mobile Equipment greater than or equal to \$10,000 per item	\$329,681
Mobile Equipment less than \$10,000 per item	\$27,768
Other	\$53,447
Tools	\$94,756

**Deductible: \$1,000**

**\*Or as indicated on the Schedule**

### COVERED COSTS & EXPENSES

Fine Arts	\$1,000,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000
Contractors Equipment Non-Owned	
Per Item	\$100,000
Per Occurrence	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Clean-Up	\$100,000
Fire Department Equipment	\$50,000
Musical Instruments, Athletic Equipment & Uniforms	\$500,000
Unscheduled Watercrafts	\$100,000



## COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

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### COVERAGE

### LIMIT

Total Building and Contents Value

\$35,024,982

**Deductible: \$5,000**

**BI/EE & Utility Interruption Deductible: 24 Hours**

### COVERAGE EXTENSION

Combined Business Income

Included

Combined Extra Expense

Included

Spoilage Damage

Included

Utility Interruption - Time Element

\$10,000,000

Electronic Data or Media

\$10,000,000

Expediting Expenses

Included

Ordinance or Law

\$10,000,000

Hazardous Substance, Contamination, Pollutants

\$10,000,000

Newly Acquired Property

\$1,000,000

Debris Removal

25% or \$500,000

Water Damage

\$500,000

Emergency Power Generating Equipment 1,000 kw or less

Included

Non Emergency Power Generating Equipment is Excluded.



## COVERAGE SUMMARY: **CRIME**

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COVERAGE	LIMIT
Blanket Employee Dishonesty	\$500,000
Loss Inside the Premises - Money & Securities	\$500,000
Loss Outside the Premises	\$500,000
Money Orders and Counterfeit Currency	\$500,000
Depositors Forgery or Alterations	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000
Social Engineering/False Pretenses	\$50,000

**Deductible: \$1,000**

The ICRMT Crime Form includes coverage for any of your officials who are required by law to give bonds for the faithful performance of their service against Loss through the failure of any Employee under the supervision of that official to faithfully perform his or her duties as prescribed by law and will meet the requirements for Public Officials bonds up to the statutory limit or policy limit, whichever is less.



## COVERAGE SUMMARY: WORKERS' COMPENSATION

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### COVERAGE

	LIMIT
Workers' Compensation	Statutory
Employer's Liability Limit	
Each Accident	\$2,500,000
Each Employee for Disease	\$2,500,000

Deductible: \$0

### ICRMT FEATURES AND BENEFITS

- Volunteers Covered
- Payrolls are subject to an annual audit
- Enhanced Case Management
- Tailored Risk Management Services
- Online Claims Reporting
- Crisis Management Assistance
- Terrorism Coverage Included
- ICRMT Trust Agreement contains a resolution making the program non-assessable





## COVERAGE SUMMARY: WC PREMIUM CALCULATION

CODE	CLASSIFICATION	ANNUAL ESTIMATED PAYROLL	RATE	MANUAL PREMIUM
5506	Street & Road	\$228,255	9.06	\$20,680
8810	Clerical	\$234,107	0.44	\$1,030
9102	Parks	\$3,106	5.83	\$181
	TOTALS	\$465,468		\$21,891

Gross Annual Premium		\$21,891
Increased Limit Multiplier	1.02	\$22,329
Minimum Premium	\$1,000	\$22,329
Experience Modifier	1.00	\$22,329
Schedule Modifier	0.70	\$15,630
Expense Modifier		\$15,630
Subtotal		\$15,630
Premium Discount	7.40%	\$14,474
Total Annual Premium		\$14,473



## PREMIUM SUMMARY

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Presented By:

**Illinois Counties Risk Management Trust**

**Named Insured:** Poplar Grove, Village of

**Quote Number:** R1-1001282-2223-01

**Policy Year:** DEC 01, 2022 - DEC 01, 2023

### Coverage Parts

### Premium

General Liability	Included
Law Enforcement Liability	Not Covered
Auto	Included
Public Officials Liability - Claims Made	Included
Property	Included
Inland Marine	Included
Equipment Breakdown	Included
Sales Tax Interruption	Not Covered
Crime	Included
Cyber Liability	Included
Excess Liability	Included
Package Premium	\$68,440
Workers' Compensation	\$14,473
<b>Total Annual Premium</b>	<b>\$82,913</b>





## REQUIREMENTS TO BIND

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The following must be received prior to binding:

- Signed Acceptance Statement
- Requested Payment Plan (if annual policy)
- Insured's Contact Information (space below)

### CONTACT INFORMATION

---

Name

Title

---

Phone

Email

Role: (Check all that apply)    ☐ Primary Contact    ☐ Finance    ☐ Claims    ☐ Loss Control

### CONTACT INFORMATION

---

Name

Title

---

Phone

Email

Role: (Check all that apply)                      ☐ Finance    ☐ Claims    ☐ Loss Control



## ACCEPTANCE STATEMENT

**Named Insured:** Poplar Grove, Village of  
**Quote Number:** R1-1001282-2223-01  
**Policy Year:** DEC 01, 2022 - DEC 01, 2023

**Total Annual Premium**

**\$82,913**

### Terms and Conditions

- The Named Insured can only cancel the Policy at program anniversary and only if 90-day prior written notice of cancellation is given. If required notice is not given, full estimated premium is earned, due and payable.
- All terms and conditions of membership in the Illinois Counties Risk Management Trust are set forth in the Trust by-laws. A copy of this document is available for your review
- Per the Membership Agreement, the member must be with the Trust for 12 months prior to withdrawing and can only withdraw at anniversary date of effective date.

### REQUESTED PAYMENT PLAN:

☐ Annual      ☐ 50/50      ☐ 25/6

**FEIN:** \_\_\_\_\_

### Acceptance Statement:

Please accept this as a formal confirmation that all terms and conditions, attached scheduled items, and premiums proposed by the Illinois Counties Risk Management Trust are accepted effective 12/01/2022.

\_\_\_\_\_  
Signature of Official

\_\_\_\_\_  
Date





# INVOICE

PRESENTED BY: ILLINOIS COUNTIES RISK MANAGEMENT TRUST

**Named Insured:** Poplar Grove, Village of  
**Quote Number:** R1-1001282-2223-01  
**Policy Year:** DEC 01, 2022 - DEC 01, 2023

**Total Annual Premium**

**\$82,913**

**Premium Due by Effective Date of Coverage.**

Based upon the payment plan you select, the following down payment is due:

Annual

50/50 \$41,457

25/6 \$20,728

Please Make Checks Payable to:

Illinois Counties Risk Management Trust  
6580 Solution Center  
Chicago, IL 60677-6005

Named Insured:	Poplar Grove, Village of
Quote Number:	R1-1001282-2223-01
Package Premium Remitted:	



**ILLINOIS COUNTIES RISK MANAGEMENT TRUST**

# AUTO SCHEDULE

# Poplar Grove, Village of

VEH #	YEAR	MAKE	MODEL	VIN	COMP. DED.	COLL. DED.	AGREED VALUE	ORIGINAL COST NEW
1	2012	Ford	F250	A33351	\$1,000	\$1,000		\$20,884
2	2011	Ford	Ranger	B06138	\$1,000	\$1,000		\$15,085
3	2013	GMC	Sierra 2500	308779	\$1,000	\$1,000		\$29,682
4	2016	GMC	Sierra 3500	110362	\$1,000	\$1,000		\$48,262
5	2017	Big Tex	Trailer - Utility 355A-12X	071336	\$1,000	\$1,000		\$2,148
6	2011	Chevrolet	Silverado	415924	\$1,000	\$1,000		\$16,350
8	2006	International	Truck	240749	\$1,000	\$1,000		\$92,859
9	2007	International	Truck	527684	\$1,000	\$1,000		\$94,669
10	2019	Chevrolet	Silverado	245863	\$1,000	\$1,000		\$30,799
11	2019	Isuzu	Street Sweeper	900818	\$1,000	\$1,000		\$165,265
12	2020	International	HV507	2729	\$1,000	\$1,000		\$159,916
13	2021	PJ	Trailer 83x24	053116	\$1,000	\$1,000		\$7,002
14	2021	Ford	F350	1FT8X3BN6MED 73058	\$1,000	\$1,000		\$55,000
15	2022	Dodge	Ram 2500 Crew Cab	23688	\$1,000	\$1,000		\$67,849
16	2022	International	HV507 Snow	232901	\$1,000	\$1,000		\$170,902
<b>TOTAL AGREED VALUE</b>							<b>\$0</b>	
<b>TOTAL ORIGINAL COST NEW</b>							<b>\$976,672</b>	
<b>TOTAL INSURED VALUE</b>							<b>\$976,672</b>	



# PROPERTY SCHEDULE

# Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
01.01	Dog and Cat Groomer	100 South State Street Poplar Grove, IL 61065	Other Public Building	Replacement Cost / Margin Clause	\$128,152	\$0	\$5,000
01.02	Well #2/Pump House	100 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$568,816	\$18,100	\$5,000
02.01	Garage	200 North Hill Street Poplar Grove, IL 61065	Garage	Replacement Cost / Margin Clause	\$32,600	\$10,800	\$5,000
02.02	New Village Hall	200 North Hill Street Poplar Grove, IL 61065	Office	Replacement Cost / Margin Clause	\$1,879,565	\$163,000	\$5,000
02.03	PIO - Flag pole, backboard, tennis court, bench, signage, trash bins, light pole	200 North Hill Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$187,844	\$0	\$5,000
03.01	Lions Park Pavilion	229 Summit Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$6,745	\$0	\$5,000
03.02	Lions Park Restrooms	229 Summit Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$43,842	\$1,100	\$5,000
03.03	Maintenance Garage	229 Summit Street Poplar Grove, IL 61065	Other Public Building	Replacement Cost / Margin Clause	\$68,573	\$24,200	\$5,000
03.04	Concession Stand with Pavilion	229 Summit Street Poplar Grove, IL 61065	Other Public Building	Replacement Cost / Margin Clause	\$187,732	\$22,200	\$5,000





# PROPERTY SCHEDULE

# Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
03.05	PIO - Flag pole, bollards, table, backstop, bench, fencing, bleachers, light pole, playground	229 Summit Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$160,190	\$0	\$5,000
04.01	Memorial Park Gazebo	West Main and State Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$7,869	\$0	\$5,000
04.02	Memorial Park Pavilion	West Main and State Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$50,586	\$0	\$5,000
04.03	Sign Pavilion	West Main and State Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$2,248	\$0	\$5,000
04.04	PIO - bench, table, flag pole, bike rack, memorial	West Main and State Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$18,661	\$0	\$5,000
05.01	Lift Station Countryside Mall	13505 Harvest Way Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$152,883	\$0	\$5,000
05.02	PIO - Generator-50 KW, bollards, light pole	13505 Harvest Way Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$51,598	\$0	\$5,000
06.01	Lift Station Oak Lawn	4194 Dawson Lake Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$206,842	\$0	\$5,000





# PROPERTY SCHEDULE

## Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
06.02	PIO - Generator-30 KW, fencing	4194 Dawson Lake Road Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$37,209	\$0	\$5,000
07.01	Lift Station Ray St.	203 Beaver Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$140,518	\$0	\$5,000
07.02	PIO - Generator-30 KW, guard rail, bollards	203 Beaver Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$35,298	\$0	\$5,000
08.01	Lift Station Waco Dr. #1	1000 Waco Drive Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$256,304	\$0	\$5,000
08.02	PIO - Generator-80 KW, fencing	1000 Waco Drive Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$64,751	\$0	\$5,000
09.01	Lift Station Waco Dr. #2	502 Waco Drive Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$154,007	\$0	\$5,000
10.01	Lift Station Whiting Rd.	5500 Whiting Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$261,925	\$0	\$5,000
11.01	Lift Station Woodstock Rd.	291 Prairie Knoll Drive Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$209,090	\$0	\$5,000
11.02	PIO - Generator-45 KW, fencing	291 Prairie Drive Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$49,237	\$0	\$5,000



# PROPERTY SCHEDULE

## Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
12.01	Lift Station - Bullard Street	105 Bullard Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$51,711	\$0	\$5,000
13.01	North Plant - Lab Building	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,150,484	\$63,500	\$5,000
13.02	Generator N-14	610 South State Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$314,760	\$0	\$5,000
13.03	Main Lift Station	610 South State Street Poplar Grove, IL 61056	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$260,801	\$0	\$5,000
13.04	Internal Lift Station	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$107,918	\$0	\$5,000
13.05	Fine Screen Building	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$302,394	\$0	\$5,000
13.06	Digesters/SBR Tanks/Equalization Tanks	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,592,758	\$0	\$5,000
13.07	Press Building	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,298,384	\$0	\$5,000
13.08	Valve Pit	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$29,228	\$0	\$5,000





# PROPERTY SCHEDULE

# Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
13.09	PIO - Bollards, fencing	610 South State Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$28,441	\$0	\$5,000
14.01	South Plant	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,876,679	\$60,200	\$5,000
14.02	Generator V-12	12211 Illinois 76 Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$596,919	\$0	\$5,000
14.03	Chemical Storage Building	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$291,153	\$0	\$5,000
14.04	Internal Lift Station	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$68,573	\$0	\$5,000
14.05	Sludge Drying Beds	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$64,076	\$0	\$5,000
14.06	Digesters	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,271,405	\$0	\$5,000
14.07	Digester Blower Building	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$593,547	\$0	\$5,000
14.08	SBR Tanks/Equalization Tank	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,758,493	\$0	\$5,000



# PROPERTY SCHEDULE

## Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
14.09	Valve Pit	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$93,304	\$0	\$5,000
14.10	Influent Building	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$2,332,595	\$0	\$5,000
14.11	Flow Meter Vault	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$25,855	\$0	\$5,000
14.12	Main Lift Station	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$357,477	\$0	\$5,000
14.13	Lagoon - Vacant	12211 Illinois 76 Poplar Grove, IL 61065	Vacant Land	Actual Cash Value	\$92,180	\$0	\$5,000
14.14	Sand Filter Valve Pit	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$48,338	\$0	\$5,000
14.15	PIO - Fencing, gate, bollards, light pole	12211 Illinois 76 Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$63,402	\$0	\$5,000
15.01	Salt Storage Shed	301 Edson Road Poplar Grove, IL 61065	Storage	Replacement Cost / Margin Clause	\$62,952	\$0	\$5,000
15.02	Truck Storage Shed	301 Edson Road Poplar Grove, IL 61065	Storage	Replacement Cost / Margin Clause	\$105,669	\$46,100	\$5,000
15.03	Garage/Storage	301 Edson Road Poplar Grove, IL 60165	Garage	Replacement Cost / Margin Clause	\$104,545	\$34,400	\$5,000





# PROPERTY SCHEDULE

# Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
15.04	PIO - Fencing, fuel tank, propane tank, light pole	301 Edson Road Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$34,848	\$0	\$5,000
16.01	Well #3/Pump House	Route 173 and West Grove Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$477,760	\$0	\$5,000
16.02	Water Tower #3 - 150K Gal	Route 173 and West Grove Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,157,866	\$0	\$5,000
16.03	PIO - Fencing	Route 173 and West Grove Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$12,253	\$0	\$5,000
17.01	Well #4/Pump House	4420 Menge Lane Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$495,747	\$0	\$5,000
17.02	Water Tower #2 - 150K Gal	4420 Menge Lane Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,362,460	\$0	\$5,000
17.03	PIO - Storage Box	4420 Menge Lane Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$337	\$0	\$5,000
18.01	Well #5 and #6/ Pump House	4870 Woodstock Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$817,251	\$0	\$5,000



# PROPERTY SCHEDULE

# Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
19.01	Water Tower - 150K Gal	228 Boeing Trail Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,176,977	\$0	\$5,000
19.02	PIO - Tornado Siren, bench	228 Boeing Trail Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$33,949	\$0	\$5,000
20.01	Well #7/Pump House-Vacant	Poplar Grove and Orth Road Poplar Grove, IL 61065	Water & Sewer Treatment	Actual Cash Value	\$125,904	\$0	\$5,000
21.01	Water Tower #7 - 300K Gal	12540 Poplar Grove Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,719,937	\$0	\$5,000
23.01	PIO - Sherman Oaks Park	Sherman Ln Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$84,535	\$0	\$5,000
24.01	PIO - West Grove Neighborhood Park	WEST GROVE NEIGHBORHOOD PARK Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$25,630	\$0	\$5,000
25.01	PIO - Bel-Air Park	BEL-AIR PARK Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$37,209	\$0	\$5,000
26.01	PIO - South Poplar Grove Cementary	SOUTH POPLAR GROVE CEMETERY Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$10,455	\$0	\$5,000
27.01	PIO - North Boone Fire Department	305 W Grove St Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$32,600	\$0	\$5,000



# PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
28.01	Vacant Land	Part Street Poplar Grove, IL 61065	Vacant Land	Agreed Amount	\$0	\$0	\$5,000
29.01	PIO	Saratoga Lane Poplar Grove , IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$68,536	\$0	\$5,000
					<b>TOTAL BUILDING VALUE</b>	<b>\$34,581,382</b>	
					<b>TOTAL BPP VALUE</b>	<b>\$443,600</b>	
					<b>TOTAL PROPERTY IN THE OPEN VALUE</b>		
					<b>TOTAL INSURED VALUE</b>	<b>\$35,024,982</b>	





**Mobile Equipment greater than or equal to \$10,000 per item**

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
3	2017	Mower - MX5200F	Kubota	10655	\$1,000	\$18,200
4	2017	Tractor - Cab/Endloader - Front M5 111	Kubota	54079/A3068	\$1,000	\$61,745
6	2017	Excavator - KX033-4	Kubota	10535	\$1,000	\$44,000
15		Generator - Portable	KatoLite		\$1,000	\$20,000
16		Mower - Batwing	John Deere		\$1,000	\$20,000
17		Mower - Finish 3Pt	Woods		\$1,000	\$10,000
18	1995	Rover - RD11	Wacker		\$1,000	\$20,000
20	2005	Spreader - Sludge	Kuhn Knight		\$1,000	\$20,000
22		Mower - MX2500F	Kubota		\$1,000	\$15,200
23		Tractor	Kubota	1HC0C12	\$1,000	\$37,745
26	2022	Zero Turn Mower	Kubota	61V25KBD	\$1,000	\$20,291
27	2002	Wheel Loader	Volvo L90D	6790-9005	\$1,000	\$42,500

**Mobile Equipment less than \$10,000 per item**

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
1		Plow - 8'6" For Dump Truck #110362	Boss		\$1,000	\$4,822
2		Spreader			\$1,000	\$5,946
5	2017	Mower - Brush Hog	Woods	069034	\$1,000	\$2,150
9	1997	Salt Spreader			\$1,000	\$5,398
10		Snow Blade	Flink	1739	\$1,000	\$1,200
13	2006	Tractor/Mower	Lesco	Z80014	\$1,000	\$6,252
19		Saw - Walk Behind			\$1,000	\$2,000





**Other**

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
7	2000	Portable Sampler Testing Kit	Isco-Gls	L00115	\$1,000	\$1,890
8	2000	Storm Box	Precision System	351	\$1,000	\$1,557
14		Generator - Portable	Caterpillar		\$1,000	\$50,000

**Tools**

IM #	YEAR	DESCRIPTION	MAKE/MODEL	SERIAL NUMBER	DEDUCTIBLE	VALUE
11	1998	Power Washer		32041157	\$1,000	\$1,000
12		Snow Plow Blades (6)			\$1,000	\$46,300
21		Miscellaneous Tools & Equipment <\$1,000			\$1,000	\$3,596
24		Welder			\$1,000	\$3,600
25		+ 10% Unscheduled Items			\$1,000	\$40,260
<b>TOTAL INSURED VALUE</b>					<b>\$505,652</b>	



## ***PREMIUM SUMMARY***

***NAMED INSURED:***     *Village of Poplar Grove*

***EFFECTIVE DATE:***    *12/01/22-12/01/23*

***CARRIER:***             *Illinois Counties Risk Management Trust*

<b><i>Coverage</i></b>	<b><i>2021-2022</i></b>	<b><i>2022-2023</i></b>
<i>Package &amp; Umbrella</i>	<i>\$57,986.00</i>	<i>\$68,440.00</i>
<i>Workers Compensation</i>	<i>\$15,939.00</i>	<i>\$14,473.00</i>
<b><i>TOTAL</i></b>	<b><i>\$73,925.00</i></b>	<b><i>\$82,913.00</i></b>

### ***POINTS OF INTEREST:***

***Annual payments and first installment payments are due before 12/1/22.***

### ***PAYMENT PLANS:***

<i>Annual</i>	<i>\$82,913.00</i>
<i>50/50</i>	<i>\$41,457.00 due by 12/1/2022</i>
<i>25/6</i>	<i>\$20,728.00 due 12/1/22 6 Installments of \$10,364.17</i>