

ILLINOIS COUNTIES RISK MANAGEMENT TRUST

INSURANCE PROGRAM RENEWAL



Poplar Grove, Village of

PRESENTED BY:

PCF Insurance Services of the West, LLC dba
Broadmoor Agency

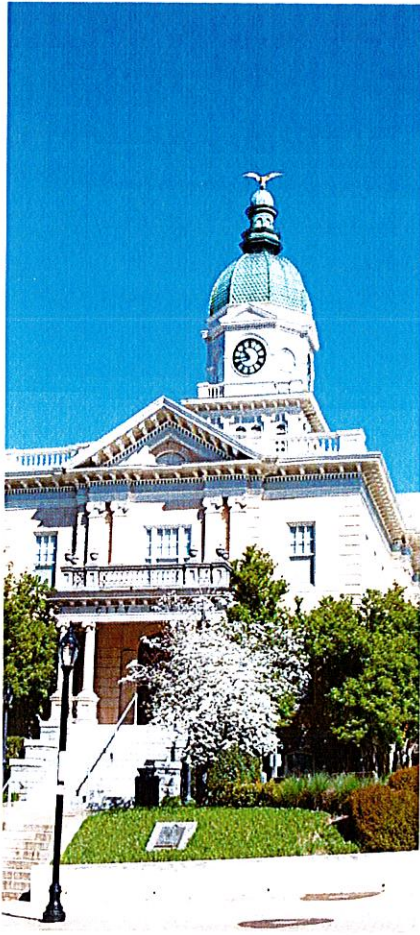
POLICY YEAR:

DEC 01, 2025 - DEC 01, 2026

Quote Number:

R4-1001282-2526-01

ADMINISTERED BY:



ABOUT ICRMT

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

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: 600+ Members



Retention Rate: 97%



Total Premium: \$155+ Million



PROGRAM MANAGEMENT

PROVIDED BY INSURANCE PROGRAM MANAGERS GROUP

ACCOUNT EXECUTIVES

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RISK MANAGEMENT & LOSS CONTROL SERVICES

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

BRIAN DEVLIN

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BRANDON BEYER

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CLAIMS MANAGEMENT SERVICES

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:

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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
- PEDAs 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

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



COVERAGE SUMMARY: GENERAL LIABILITY

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

Deductible: \$1,000 each occurrence

Sexual Abuse Liability – Claims Made

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

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

Innocent Party Defense Coverage Included

Deductible: \$2,500

COVERAGES INCLUDE

- Non-Monetary Legal Defense
 - Each Occurrence \$100,000
 - Annual Aggregate \$100,000
- 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**

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

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	\$1,130,431
Total Agreed Value	\$0
Number of Vehicles	14

Comprehensive Per Loss Deductible: \$2,500

Collision Per Loss Deductible: \$2,500

*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

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
- Non-Monetary Legal Defense
 - Each Occurrence
 - Annual Aggregate
- Sexual Harassment
- Discrimination
- Wrongful Termination
- FOIA/Open Meetings Act

\$100,000

\$100,000



COVERAGE SUMMARY: **EXCESS LIABILITY**

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
- PFA's (Polyfluoroalkyl Substances)



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 Claim	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 Claim	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 Claim	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)		\$100,000
Cyber Crime Aggregate Limit (A., B., & C. combined)		\$100,000



ICRMT

ILLINOIS COUNTIES RISK MANAGEMENT TRUST

COVERAGE SUMMARY: **PROPERTY**

LIMIT OF INSURANCE: Blanket Limit of Insurance applies to scheduled and appraised Buildings and Business Personal Property that are valued on a Replacement Cost basis. Any property that has not yet been appraised is subject to the 125% Margin Clause. If the Margin Clause applies, in no event shall liability in any one occurrence for any Building, 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.

COVERED PROPERTY

LIMITS

Total Loss Limit per Occurrence	\$47,147,265
Building Value	\$46,570,293
Business Personal Property Including Stationary EDP	\$576,972
Solar Panels	\$0
Personal Property of Others	\$100,000
Newly Constructed or Acquired Property	\$1,000,000
Footbridges	\$100,000
Covered Property in Transit	\$1,000,000
Course of Construction	\$1,000,000
Deductible: \$5,000 All Covered Perils except Windstorm or Hail, Flood, & Earth Movement	
Wind Deductible: \$5,000	

***Or as indicated on the Schedule**

ADDITIONAL PROPERTY COVERAGES

Earth Movement, Volcanic Eruption, Landslide and 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

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	\$25,000
Fire Protection Equipment Discharge	\$25,000
Ordinance or Law Coverage	\$10,000,000
Preservation of Property	\$100,000
Protection of Property	\$250,000
Roofs 20 years old are valued at ACV	
Business Income/Extra Expense	\$1,000,000
Business Income/Extra Expense Increased Limits	\$0



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

SUPPLEMENT COVERAGE			LIMITS
Communication Towers			\$100,000
Trees, Shrubs, and Plants; subject to a Maximum Per Item of:			
Per Item			\$25,000
Per Occurrence			\$100,000
Golf Course Greens, Tees and Fairways			
Per Item			\$25,000
Per Occurrence			\$100,000
Interruption of Computer Operations			
Per occurrence			\$50,000
Annual Aggregate			\$100,000
Personal Effects Owned By Employees			\$100,000
Retaining Walls and Other Outdoor Walls			\$10,000
Underground Sprinkler Systems			\$100,000
Unnamed Locations - Unintentional Errors and Omissions			\$1,000,000
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			\$50,000
Business Income and Extra Expense			\$50,000
Extra Expense Number of Days			30 days
Backup of Sewer, Drains or Sump Pump Failures			\$250,000
Ancillary Buildings			\$25,000
Outdoor Property - including but not limited to:			\$250,000
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 \$10,000 minimum deductible



COVERAGE SUMMARY: MOBILE EQUIPMENT & MISC. ARTICLES

SCHEDULED LIMITS

LIMITS

Mobile Equipment greater than or equal to \$10,000 per item	\$372,297
Mobile Equipment less than \$10,000 per item	\$17,518
Other	\$53,447
Tools	\$94,756

Deductible: \$1,000

*Or as indicated on the Schedule

COVERED COSTS & EXPENSES

Newly Acquired Property	
Per Item	\$250,000
Rental Expense Reimbursement	\$10,000
Pollutant Cleanup and Removal	\$100,000
Fire Department Equipment	\$50,000
Unscheduled Fine Arts	\$1,000,000
Unscheduled Watercraft	\$100,000
Unscheduled Musical Instruments, Band Uniforms, and Athletic Equipment	\$500,000
Contractors Equipment - Non-Owned	
Per Item	\$100,000
Per Occurrence	\$250,000
Accounts Receivable	\$1,000,000
Valuable Papers and Records	\$1,000,000



COVERAGE SUMMARY: EQUIPMENT BREAKDOWN

COVERAGE	LIMIT
Total Building and Contents Value	\$47,147,265
Deductible: \$5,000 All Covered Perils except Windstorm or Hail, Flood, & Earth Movement	
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	\$1,000,000
Newly Acquired Property	25% or \$500,000
Debris Removal	\$500,000
Water Damage	Included
Emergency Power Generating Equipment 1,000 kw or less	
Non Emergency Power Generating Equipment is Excluded.	



COVERAGE SUMMARY: **CRIME**

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

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	\$303,130	9.02	\$27,342
8810	Clerical	\$294,134	0.46	\$1,353
9102	Parks	\$3,888	5.61	\$218
	TOTALS	\$601,152		\$28,913

Gross Annual Premium		\$28,913
Increased Limit Multiplier	1.02	\$29,492
Minimum Premium	\$1,000	\$29,492
Experience Modifier	0.85	\$25,068
Schedule Modifier	0.70	\$17,548
Expense Modifier		\$17,548
Subtotal		\$17,548
Premium Discount	7.80%	\$16,179
Total Annual Premium		\$16,178



PREMIUM SUMMARY

Presented By:

Illinois Counties Risk Management Trust

Named Insured:	Poplar Grove, Village of
Quote Number:	R4-1001282-2526-01
Policy Year:	DEC 01, 2025 - DEC 01, 2026

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	\$96,828
Workers' Compensation	\$16,178
Total Annual Premium	\$113,007



REQUIREMENTS TO BIND

The following must be received prior to binding:

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

PRIMARY CONTACT

Name

Title

Phone

Email

Role: (check the role that applies) ☐ Accounting/Invoices ☐ Claims ☐ Loss Control

ADDITIONAL CONTACTS

Name

Title

Phone

Email

Role: (enter one person per role) ☐ Accounting/Invoices ☐ Claims ☐ Loss Control



ACCEPTANCE STATEMENT

Named Insured: Poplar Grove, Village of
Quote Number: R4-1001282-2526-01
Policy Year: DEC 01, 2025 - DEC 01, 2026

Total Annual Premium	\$113,007
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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 12/01/2025.

Signature of Official

Date



INVOICE

PRESENTED BY: ILLINOIS COUNTIES RISK MANAGEMENT TRUST

Named Insured: Poplar Grove, Village of
Quote Number: R4-1001282-2526-01
Policy Year: DEC 01, 2025 - DEC 01, 2026

Total Annual Premium	\$113,007
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Premium Due by Effective Date of Coverage.

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

Annual	
50/50	\$56,504
25/6	\$28,252

Please Make Checks Payable to:

Illinois Counties Risk Management Trust
PO Box 8291
Carol Stream, IL 60197-8291

Named Insured:	Poplar Grove, Village of
Quote Number:	R4-1001282-2526-01
Package Premium Remitted:	



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	\$2,500	\$2,500		\$20,884
4	2016	GMC	Sierra 3500	110362	\$2,500	\$2,500		\$53,060
5	2017	Big Tex	Trailer - Utility 355A-12X	071336	\$2,500	\$2,500		\$2,148
6	2011	Chevrolet	Silverado	415924	\$2,500	\$2,500		\$16,350
8	2006	International	Truck	240749	\$2,500	\$2,500		\$92,859
10	2019	Chevrolet	Silverado	245863	\$2,500	\$2,500		\$30,799
11	2019	Isuzu	Street Sweeper	900818	\$2,500	\$2,500		\$165,265
12	2020	International	HV507	2729	\$2,500	\$2,500		\$159,916
13	2021	PJ	Trailer 83x24	053116	\$2,500	\$2,500		\$7,002
14	2021	Ford	F350	1FT8X3BN6MED 73058	\$2,500	\$2,500		\$61,317
15	2022	Dodge	Ram 2500 Crew Cab	23688	\$2,500	\$2,500		\$67,849
16	2022	International	HV507 Snow	232901	\$2,500	\$2,500		\$170,902
17	2022	Ram	2500	3C6MR5AD3NG4 17912	\$2,500	\$2,500		\$66,747
18	2023	Ford	F750	F01784	\$2,500	\$2,500		\$215,333
TOTAL AGREED VALUE							\$0	
TOTAL ORIGINAL COST NEW							\$1,130,431	
TOTAL INSURED VALUE							\$1,130,431	



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
	DPW Garage/office	111 E Park St Poplar Grove, IL 61065	Garage	Replacement Cost / Margin Clause	\$2,441,090	\$146,226	\$5,000 Wind: \$5,000
01.01	Vacant - Dog and Cat Groomer	100 South State Street Poplar Grove, IL 61065	Vacant Building	Replacement Cost / Margin Clause	\$187,680	\$0	\$5,000 Wind: \$5,000
01.02	Well #2/Pump House	100 South State Street Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$657,900	\$19,380	\$5,000 Wind: \$5,000
02.01	Garage	200 North Hill Street Poplar Grove, IL 61065	Garage	Replacement Cost / Margin Clause	\$39,780	\$15,300	\$5,000 Wind: \$5,000
02.02	New Village Hall	200 North Hill Street Poplar Grove, IL 61065	Other Public Building	Replacement Cost / Margin Clause	\$2,683,620	\$33,660	\$5,000 Wind: \$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	\$229,500	\$0	\$5,000 Wind: \$5,000
02.04	Dog Park	200 North Hill Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$29,524	\$0	\$5,000 Wind: \$5,000
03.01	Lions Park Pavilion - No coverage per insured	229 Summit Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$0	\$0	\$5,000 Wind: \$5,000
03.02	Lions Park Restrooms	229 Summit Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$111,180	\$1,122	\$5,000 Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
03.03	Maintenance Garage	229 Summit Street Poplar Grove, IL 61065	Garage	Replacement Cost / Margin Clause	\$85,680	\$33,660	\$5,000
							Wind: \$5,000
03.04	Concession Stand with Pavilion	229 Summit Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$268,260	\$22,644	\$5,000
							Wind: \$5,000
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	\$194,820	\$0	\$5,000
							Wind: \$5,000
04.01	Memorial Park Gazebo	West Main and State Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$10,200	\$0	\$5,000
							Wind: \$5,000
04.02	Memorial Park Pavilion	West Main and State Street Poplar Grove, IL 61065	Parks Buildings	Replacement Cost / Margin Clause	\$58,140	\$0	\$5,000
							Wind: \$5,000
04.03	Sign Pavilion	West Main and State Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$3,060	\$0	\$5,000
							Wind: \$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	\$22,440	\$0	\$5,000
							Wind: \$5,000
05.01	Lift Station - Countryside Mall	13505 Harvest Way Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$188,700	\$0	\$5,000
							Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE SP VALUE	DEDUCTIBLE
05.02	PIO - Generator-50 KW, bollards, light pole	13505 Harvest Way Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$62,730	\$0	\$5,000 Wind: \$5,000
06.01	Lift Station - Oak Lawn	4194 Dawson Lake Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$255,000	\$0	\$5,000 Wind: \$5,000
06.02	PIO - Generator-30 KW, fencing	4194 Dawson Lake Road Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$44,880	\$0	\$5,000 Wind: \$5,000
07.01	Lift Station - Ray Street	203 Beaver Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$173,400	\$0	\$5,000 Wind: \$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	\$43,860	\$0	\$5,000 Wind: \$5,000
08.01	Lift Station - Waco Dr. #1	1000 Waco Drive Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$316,200	\$0	\$5,000 Wind: \$5,000
08.02	PIO - Generator-80 KW, fencing	1000 Waco Drive Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$78,540	\$0	\$5,000 Wind: \$5,000
09.01	Lift Station - Waco Dr. #2	502 Waco Drive Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$189,720	\$0	\$5,000 Wind: \$5,000
10.01	Lift Station - Whiting Road	5500 Whiting Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$323,340	\$0	\$5,000 Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
11.01	Lift Station - Woodstock Rd.	291 Prairie Knoll Drive Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$258,060	\$0	\$5,000
							Wind: \$5,000
11.02	PIO - Generator 45KW, fencing	291 Prairie Drive Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$60,180	\$0	\$5,000
							Wind: \$5,000
12.01	Lift Station - Bullard Street	105 Bullard Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$64,260	\$0	\$5,000
							Wind: \$5,000
13.01	North Plant - Lab Building	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,746,860	\$87,720	\$5,000
							Wind: \$5,000
13.02	PIO - Generator N-14 400KW	610 South State Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$388,620	\$0	\$5,000
							Wind: \$5,000
13.03	Main Lift Station	610 South State Street Poplar Grove, IL 61056	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$322,320	\$0	\$5,000
							Wind: \$5,000
13.04	Internal Lift Station	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$133,620	\$0	\$5,000
							Wind: \$5,000
13.05	Fine Screen Building	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$403,920	\$0	\$5,000
							Wind: \$5,000
13.06	Digesters/SBR Tanks/Equalization Tanks	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$4,433,940	\$0	\$5,000
							Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
13.07	Press Building	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,776,840	\$0	\$5,000
							Wind: \$5,000
13.08	Valve Pit	610 South State Street Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$35,700	\$0	\$5,000
							Wind: \$5,000
13.09	PIO - Bollards, fencing	610 South State Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$34,680	\$0	\$5,000
							Wind: \$5,000
14.01	Sand Filtration Building - South Plant	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,636,300	\$82,620	\$5,000
							Wind: \$5,000
14.02	Generator V-12	12211 Illinois 76 Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$650,760	\$0	\$5,000
							Wind: \$5,000
14.03	Chemical Storage Building	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$426,360	\$0	\$5,000
							Wind: \$5,000
14.04	Internal Lift Station	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$84,660	\$0	\$5,000
							Wind: \$5,000
14.05	Sludge Drying Beds	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$79,560	\$0	\$5,000
							Wind: \$5,000
14.06	Digesters	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,568,760	\$0	\$5,000
							Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
14.07	Digester Blower Building	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$756,840	\$0	\$5,000
							Wind: \$5,000
14.08	SBR Tanks/Equalization Tank	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$5,872,140	\$0	\$5,000
							Wind: \$5,000
14.09	Valve Pit	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$115,260	\$0	\$5,000
							Wind: \$5,000
14.10	Influent Building	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$3,254,820	\$0	\$5,000
							Wind: \$5,000
14.11	Flow Meter Vault	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$31,620	\$0	\$5,000
							Wind: \$5,000
14.12	Main Lift Station	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$440,640	\$0	\$5,000
							Wind: \$5,000
14.13	Lagoon - Vacant	12211 Illinois 76 Poplar Grove, IL 61065	Vacant Land	Actual Cash Value	\$114,240	\$0	\$5,000
							Wind: \$5,000
14.14	Sand Filter Valve Pit	12211 Illinois 76 Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$59,160	\$0	\$5,000
							Wind: \$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	\$76,500	\$0	\$5,000
							Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
15.01	Salt Storage Shed	301 Edson Road Poplar Grove, IL 61065	Storage	Replacement Cost / Margin Clause	\$77,520	\$20,400	\$5,000 Wind: \$5,000
15.02	Truck Storage Shed	301 Edson Road Poplar Grove, IL 61065	Storage	Replacement Cost / Margin Clause	\$128,520	\$65,280	\$5,000 Wind: \$5,000
15.03	Garage/Storage	301 Edson Road Poplar Grove, IL 60165	Garage	Replacement Cost / Margin Clause	\$130,560	\$48,960	\$5,000 Wind: \$5,000
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	\$41,820	\$0	\$5,000 Wind: \$5,000
16.01	Well #3/Pump House	Route 173 and West Grove Street Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$543,660	\$0	\$5,000 Wind: \$5,000
16.02	Water Tower #3 - 150K Gal	Route 173 and West Grove Street Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$1,429,020	\$0	\$5,000 Wind: \$5,000
16.03	PIO - Fencing	Route 173 and West Grove Street Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$14,280	\$0	\$5,000 Wind: \$5,000
17.01	Well #4/Pump House	4420 Menge Lane Poplar Grove, IL 61065	Water & Sewer Treatmen t	Replacement Cost / Margin Clause	\$556,920	\$0	\$5,000 Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU-PANCY	VALUATION	BUILDING VALUE	BPP VALUE SP VALUE	DEDUCTIBLE
17.02	Water Tower #2 - 150K Gal	4420 Menge Lane Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,680,960	\$0	\$5,000 Wind: \$5,000
17.03	PIO - Storage Box	4420 Menge Lane Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$510	\$0	\$5,000 Wind: \$5,000
18.01	Well #5 and #6/ Pump House	4870 Woodstock Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$907,800	\$0	\$5,000 Wind: \$5,000
19.01	Water Tower - 150K Gal	228 Boeing Trail Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$1,452,480	\$0	\$5,000 Wind: \$5,000
19.02	PIO - Tornado Siren, bench	228 Boeing Trail Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$41,820	\$0	\$5,000 Wind: \$5,000
20.01	Well #7/Pump House-Vacant	Poplar Grove and Orth Road Poplar Grove, IL 61065	Water & Sewer Treatment	Actual Cash Value	\$146,915	\$0	\$5,000 Wind: \$5,000
21.01	Water Tower #7 - 300K Gal	12540 Poplar Grove Road Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$2,122,620	\$0	\$5,000 Wind: \$5,000
22.01	Lift Station - Prairie Green	Prairie Knoll Drive Poplar Grove, IL 61065	Water & Sewer Treatment	Replacement Cost / Margin Clause	\$341,700	\$0	\$5,000 Wind: \$5,000
23.01	PIO - Sherman Oaks Park	Sherman Ln Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$104,040	\$0	\$5,000 Wind: \$5,000



PROPERTY SCHEDULE

Poplar Grove, Village of

LOC #	DESCRIPTION	ADDRESS	OCCU- PANCY	VALUATION	BUILDING VALUE	BPP VALUE	DEDUCTIBLE
						SP VALUE	
24.01	PIO - West Grove Neighborhood Park	WEST GROVE NEIGHBORHOOD PARK Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$31,620	\$0	\$5,000
							Wind: \$5,000
25.01	PIO - Bel-Air Park	BEL-AIR PARK Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$44,880	\$0	\$5,000
							Wind: \$5,000
26.01	PIO - South Poplar Grove Cemetary	SOUTH POPLAR GROVE CEMETERY Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$12,240	\$0	\$5,000
							Wind: \$5,000
27.01	PIO - North Tower Building	305 W Grove St Poplar Grove, IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$39,780	\$0	\$5,000
							Wind: \$5,000
28.01	Vacant Land	Part Street Poplar Grove, IL 61065	Vacant Land	Agreed Amount	\$0	\$0	\$5,000
							Wind: \$5,000
29.01	PIO - Mansfield Park	Saratoga Lane Poplar Grove , IL 61065	Property in the Open	Replacement Cost / Margin Clause	\$194,765	\$0	\$5,000
							Wind: \$5,000
				TOTAL BUILDING VALUE		\$46,570,293	
				TOTAL BPP VALUE		\$576,972	
				TOTAL SOLAR PANELS		\$0	
				TOTAL INSURED VALUE		\$47,147,265	



INLAND MARINE SCHEDULE

Poplar Grove, Village of

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
15		Generator - Portable	KatoLite		\$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 - 3680F	Kubota		\$1,000	\$15,200
26	2022	Zero Turn Mower	SCAG	61V25KBD	\$1,000	\$20,291
27	2002	Wheel Loader	Volvo L90D	6790-9005	\$1,000	\$42,500
28	2023	Excavator KX057-5R3AP	Kubota	KBC0Z37CHPB D16729	\$1,000	\$73,372
29	2023	Boom Mower	Bush Hog	M2376884	\$1,000	\$34,700
31	2018	Zero Turn Mower	Kubota ZD1011	12500	\$1,000	\$16,299
32	2014	Zero Turn Mower	Kubota ZD326	34426	\$1,000	\$19,990

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
19		Saw - Walk Behind			\$1,000	\$2,000
30	2023	Utility Trailer	Liberty		\$1,000	\$2,600



INLAND MARINE SCHEDULE

Poplar Grove, Village of

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
TOTAL INSURED VALUE					\$538,018	

