



## **COVERAGE FEATURES**

**PROGRAM DEDUCTIBLES** – A Member chooses their deductible from the following options:

- \$2,500.00
- \$10,000.00
- \$25,000.00
- \$50,000.00
- \$100,000.00

The deductible applies to all lines of coverage.

**GENERAL LIABILITY** – Provides coverage for bodily injury, property damage, personal and advertising injury liability, and professional liability arising out of the premises/operations and products/completed operations hazards as a result of third party claims.

- Blanket contractual liability for certain contracts and agreements.
- Police and Paramedic professional liability.
- Employee benefits liability.
- Coverage extended to the member itself, employees including police and emergency medical technician/paramedic personnel, member nurses, member licensed social workers, elected and appointed officers, members of boards and commissions, and authorized volunteers.
- Pollution liability coverage for Herbicide/Pesticide Application, chlorine releases, and for fire departments/districts responding to a hazardous material emergency.
- Expanded defense coverage for allegations of "Intent to Harm."

**AUTOMOBILE LIABILITY** – Provides coverage to third-party bodily injury and property damage claims resulting from the member's ownership, maintenance, or use of a covered auto.

- Blanket coverage provided with no required vehicle schedule.
- Coverage applies to any owned, hired, leased or non-owned (except employee-owned) auto used in connection with the member's business.
- Underinsured/Uninsured motorist coverage.
- Employees as Members Amendment provides excess coverage for employees using their personal autos for authorized business use.

**PUBLIC OFFICIALS LIABILITY** – Provides coverage for wrongful acts committed in the discharge of duties for the member.

- Coverage for wrongful acts which applies to the municipality, lawfully elected and appointed officials, members of commissions, boards operating by and under the jurisdiction of and within the operating budget of the member, employees, police/fire pension boards, and authorized volunteers.
- Employment practices liability coverage provided.
  - Defense coverage only for certain limited non-covered activities.
  - Expanded coverage for public officials and employees serving as officers on the Boards of affiliated organizations, including mutual aid organizations.
- Coverage provided on an occurrence rather than a claims-made form.

**FIRST PARTY PROPERTY COVERAGE** – All Risk replacement value coverage for members' real and personal property, including Boiler & Machinery and agreed value coverage for emergency service vehicles.

- \$250 million per occurrence limit with replacement cost valuation.
- Full terrorism coverage provided.
- Agreed Value coverage for scheduled emergency service vehicles with a purchase price of over \$75,000.
- All Risk Property Floater: Provides \$5 million of coverage for property not scheduled or reported or for property at a temporary location.
- Costs for increased cost of construction necessary to comply with any law or ordinance for \$5 million per occurrence.
- Errors and Omissions: Coverage for up to \$5 million for any unintentional error or omission in the reporting of property owned by the insured.
- Flood (including Flood Zone A) and Earthquake Coverage: Provides \$20 million per occurrence for non Zone A and \$3.5 million in Zone A.
- Builders risk coverage for up to \$10 million.
- Contingent Business Interruption: Sales & Hotel Tax Interruption coverage provided.

**WORKERS COMPENSATION COVERAGE** – Coverage provided to employees and public officials based on statutory provisions for injuries/illnesses in the course and scope of their duties.

- \$151.5 million in limits
- Full terrorism coverage provided.
- \$1 million of Employers Liability Coverage included.
- Full coverage for paid-on-call firefighters.

**CRIME/FIDELITY COVERAGE** – Coverage provided for dishonesty, non-faithful performance, theft, forgery, and computer fraud to protect member's property and assets.

- Coverage provides for employee, public official or volunteer dishonesty for up to \$5,000,000.
- Computer fraud coverage provided for up to \$5 million per occurrence.
- Non-Faithful Performance coverage for \$2,500,000.

**PUBLIC OFFICIALS BOND** – Provides a blanket public officials bond to meet statutory requirements for the Mayor/President, Treasurer and Clerk of each member and Special Service District trustees.

Blanket Statutory Position Bond:

Blanket public officials bond to meet statutory requirements for the Mayor/President, Treasurer and Clerk of each member and Special Service District trustees. The need for individual applications has been eliminated.

Supplemental Position Bond:

Additional supplemental public officials bonds are available on a position basis at a cost of \$1.00 per \$1,000 of bond amount. The need for individual applications has been eliminated.

**OPTIONAL COVERAGES**

(These coverages are purchased by Members separate from the IRMA Pooled Program at reduced pricing.)

**UNDERGROUND STORAGE TANK LIABILITY** – Coverage provided for both third party liability and first party clean up for UST leaks.

- \$1 Million per occurrence coverage.

**VOLUNTEER ACCIDENT/DISABILITY COVERAGE** – Coverage provided to all member volunteers for primary medical, lost wages, and accidental death and dismemberment (AD&D).

- \$100,000 of primary medical coverage with no deductible.
- Up to \$500 per week of income replacement.
- \$200,000 of accidental death and dismemberment coverage included.
- No applications or schedule of volunteers needed.

**SPECIAL EVENTS LIQUOR LIABILITY** – Program offers liquor liability coverage for third party bodily injury and property damage arising out of member's special events.

- \$1 million combined single limit for bodily injury and property damage.
- Includes common law coverage for accidents occurring outside of Illinois.

**FIDUCIARY LIABILITY COVERAGE** – Provides fiduciary liability coverage to police/fire pension board trustees.

- Coverage provided alleged improper investment decisions. Protects individual assets of plan trustees.
- Limits available from \$500,000 to \$2 million per occurrence.
- Pooled pricing offered based on total plan assets and number of participants.
- Higher limits available upon request.
- \$0 policy deductible.

**TENANT/USERS LIABILITY COVERAGE – Rapid Web-based Application & Approval Process.** Provides low cost, short term liability/liquor liability coverage option for third party users of member facilities. Also, can provide a method to transfer member special events liability risks for multiple sponsor events.

- Coverage can be offered to third party facility users or event co-sponsors
- Cost of coverage paid by facility users or sponsors/co-sponsors
- One page simplified coverage application
- Coverage binders by fax

### LIMITS OF COVERAGE

General Liability	\$10,000,000 per occurrence
Police Professional Liability	\$10,000,000 per occurrence
Employee Benefits Liability	\$10,000,000 per occurrence
Automobile Liability	\$10,000,000 per occurrence
Public Officials Liability	\$10,000,000 per occurrence
Workers' Compensation	\$151,500,000 per occurrence
Employer's Liability	\$1,000,000 per occurrence
First Party Property	\$250,000,000 per occurrence
Boiler/Machinery	\$50,000,000 per occurrence
Crime & Fidelity a) Employee Theft/Dishonesty b) Forgery or Alteration c) Credit Card Forgery d) Computer Fraud e) Faithful Performance	\$5,000,000 per occurrence \$5,000,000 per occurrence \$5,000,000 per occurrence \$5,000,000 per occurrence \$2,500,000 per occurrence
Public Officials Bond	Statutory Requirements

### LOSS FUND AGGREGATES:

Annual aggregate coverage limited to \$6,000,000 per member for all lines of coverage for payment made from the IRMA loss fund. However, this annual aggregate only applies to payments made from the general/auto liability and public officials liability self-insured loss fund. This does not apply to any additional payments available through reinsurance.

The above stated summaries do not change, alter or extend coverage beyond the actual coverage document. Coverage decisions will be based on the IRMA Coverage Document.