

STATE OF ILLINOIS        )  
  ) SS  
COUNTY OF DU PAGE     )

I, Lynn Curiale, City Clerk of Wood Dale, Illinois DO HEREBY CERTIFY that as such City Clerk and keeper of the records, that the foregoing is a true and correct copy of Resolution **#R-20-93 A RESOLUTION AUTHORIZING THE CITY OF WOOD DALE ENTER INTO AN INSURANCE AGREEMENT WITH TRAVELERS INSURANCE FOR CITY GENERAL LIABILITY, EMPLOYEE BENEFIT LIABILITY, AUTO LIABILITY, CITY PROPERTY, AND CRIME INSURANCE**

Passed by The City of Wood Dale, Du Page County, Illinois, IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of the City of Wood Dale, this 17<sup>th</sup> day of December, 2020.



A handwritten signature in black ink that reads "Lynn Curiale".

Lynn Curiale, City Clerk

**Resolution #R-20-93**

**A RESOLUTION AUTHORIZING THE CITY OF WOOD DALE ENTER INTO AN INSURANCE AGREEMENT WITH TRAVELERS INSURANCE FOR CITY GENERAL LIABILITY, EMPLOYEE BENEFIT LIABILITY, AUTO LIABILITY, CITY PROPERTY, AND CRIME INSURANCE**

Passed: December 17, 2020  
Published in Pamphlet Form: December 18, 2020

I, Lynn Curiale, as the City Clerk for the City of Wood Dale, hereby certify that the attached Resolution is a true and correct copy of #R-20-93

**A RESOLUTION AUTHORIZING THE CITY OF WOOD DALE ENTER INTO AN INSURANCE AGREEMENT WITH TRAVELERS INSURANCE FOR CITY GENERAL LIABILITY, EMPLOYEE BENEFIT LIABILITY, AUTO LIABILITY, CITY PROPERTY, AND CRIME INSURANCE**

Passed and approved by the City Council of the City of Wood Dale on December 17, 2020 and hereby published in pamphlet on December 18, 2020.



Lynn Curiale, City Clerk



**RESOLUTION NO. R-20-93**

**A RESOLUTION AUTHORIZING THE CITY OF WOOD DALE TO ENTER INTO AN INSURANCE AGREEMENT WITH TRAVELERS INSURANCE FOR CITY GENERAL LIABILITY, EMPLOYEE BENEFIT LIABILITY, AUTO LIABILITY, CITY PROPERTY, AND CRIME INSURANCE**

**WHEREAS**, the City of Wood Dale (hereinafter referred to as the "City") is a duly organized and existing body politic and corporate governed by the provisions of the Illinois Municipal Code, 65 ILCS 5/1-1-1, *et seq.*, and its own duly adopted Municipal Code; and

**WHEREAS**, the City is authorized and empowered, pursuant to the Illinois Municipal Code, 65 ILCS 5/2-2-12, to enter into contracts for insurance; and

**WHEREAS**, the City has previously authorized the insurance brokerage services of Alliant Insurance Services in connection with securing property insurance coverage for the City; and

**WHEREAS**, Alliant Insurance Services has produced an insurance proposal from Travelers Insurance that the City Council of the City finds to be reasonable and in the best interests of the citizens of the City; and

**WHEREAS**, the City Council for the City desires to approve and authorize a contract for insurance coverage in conformity with the proposal for insurance;

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY OF WOOD DALE, DUPAGE COUNTY, AN ILLINOIS CORPORATION, as follows:**

**SECTION 1:** That the recitals set forth above are incorporated herein and made a part hereof.

**SECTION 2:** That the Mayor is authorized to execute and City Clerk shall attest thereto an insurance agreement with Travelers Insurance that is in conformity with the proposal for insurance.

**SECTION 3:** That the City Manager, staff and/or the City Attorney shall take the steps necessary to put the terms and conditions of the Agreement into effect.

**SECTION 4:** That the City Clerk of the City of Wood Dale is directed to provide a copy of this Resolution and an executed copy of the Insurance Agreement to Alliant Insurance Services, 353 North Clark Street, Chicago, Illinois 60654.

**SECTION 5:** That this Resolution shall be in full force and effect from and after its adoption, approval and publication in pamphlet form as provided by law.

PASSED this 17th day of December, 2020.

AYES: 6

NAYS: 0

ABSENT: R. Wesley, Sorrentino

APPROVED this 17th day of December, 2020.

SIGNED: Annunziato Pulice  
Annunziato Pulice, Mayor

ATTEST: Lynn Curiale  
Lynn Curiale, City Clerk





## 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](http://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](http://www.ambest.com). For additional information regarding insurer financial strength ratings visit Standard and Poor's website at [www.standardandpoors.com](http://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.

*Other Disclosures / Disclaimers = Continued*

## **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.

## **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.

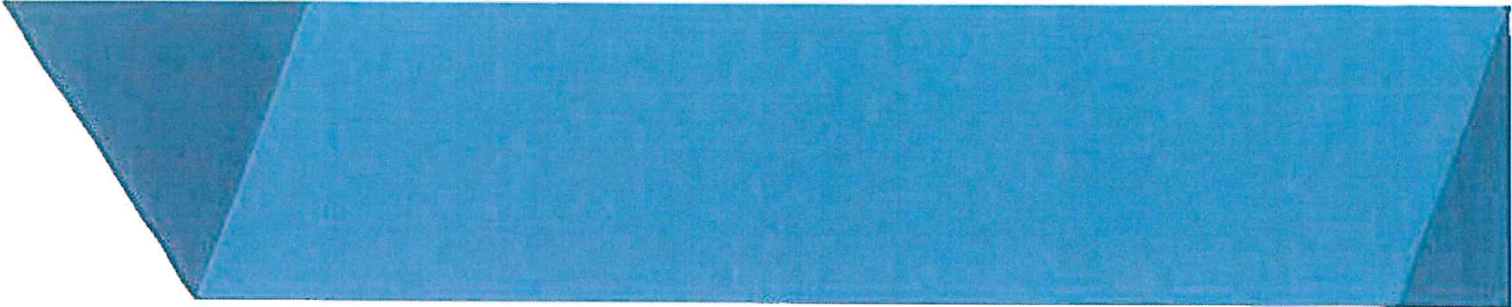
## **Claims Reporting:**

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:**

*(Applicable to any coverage that is identified as claims made)*

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*

## **Claims Made Policy (D&O/EPL):**

*(Applicable to any coverage that is identified as claims made)*

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.

Any Employment Practices Liability (EPL) or Directors & Officers (D&O) with EPL coverage must give notice to the insurer of any charges / complaints brought by any state / federal agency (i.e. EEOC and similar proceedings) involving an employee. To preserve your rights under the policy, it is important that timely notice be given to the insurer, whether or not a right to sue letter has been issued.

## **NRRA:**

*(Applicable if the insurance company is non-admitted)*

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.





*Other Disclosures / Disclaimers = Continued*

## **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.

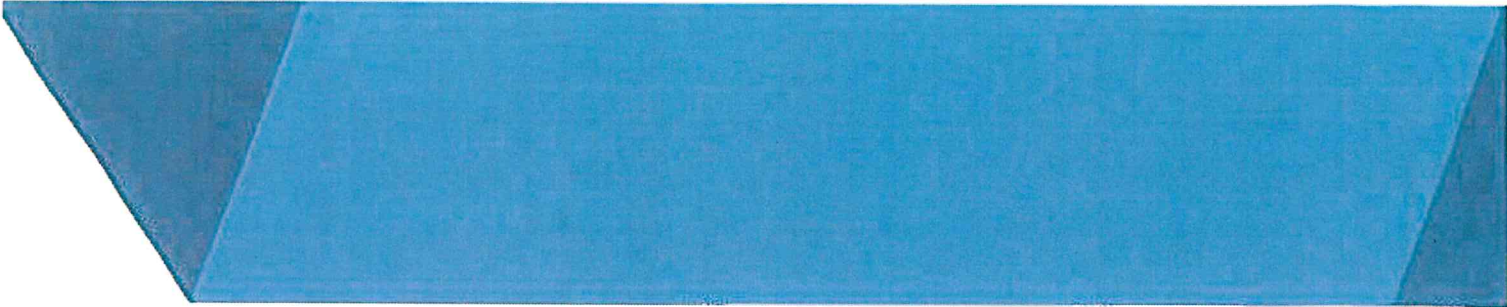
- Crime / Fidelity Insurance
- Directors & Officers Liability
- Earthquake Insurance
- Employed Lawyers
- Employment Practices Liability
- Event Cancellation
- Fiduciary Liability
- Fireworks Liability
- Flood Insurance
- Foreign Insurance
- Garage Keepers Liability
- Kidnap & Ransom
- Law Enforcement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

## Other Services AlliantConnect

AlliantConnect is an online portal created especially for you to access and manage your insurance information in real time.

### What is AlliantConnect?



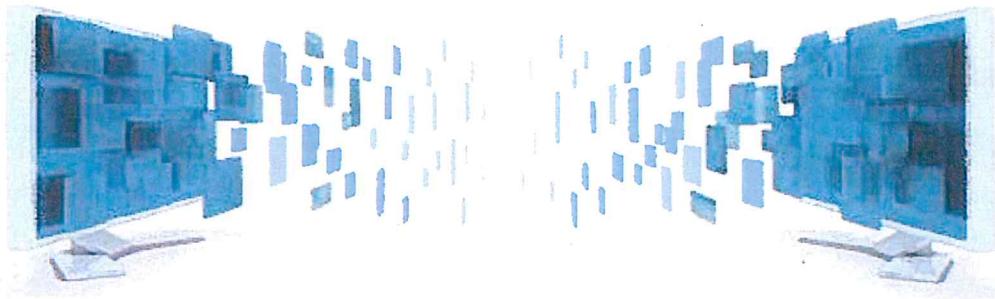


This secure, easy-to-use portal enables you to easily access and manage your insurance information from any Internet connection at any time. Your customized portal provides you with the following:

- A transparent view into your insurance business
- Easy management of your documents, including certificate issuance
- Help with risk control through a comprehensive library of fact sheets, white papers, presentations, and training videos
- An easy place for clients to find a summary of their policy coverages
- A single source to track important dates and announcements
- Access to your Alliant service team

All client data is secured to the appropriate account teams, and the database itself and all backups are stored in a highly encrypted format. In addition, all document changes are archived for audit history.

**Contact your service team to set up AlliantConnect today**



## OTHER ALLIANT SERVICES

### Alliant Loss Control Services

**HAZARD IDENTIFICATION, EVALUATION, ELIMINATION AND CONTROL WILL PROTECT YOUR COMPANY, LOWER INSURANCE COSTS, AND IMPROVE SERVICE.**

Accidents and avoidable incidents that result in financial loss can threaten the very existence and long-term viability of your company. They mean lost time, damaged property, diversion of resources, and possible legal and medical expenses that can place a huge burden on your organization and prevent you from reaching your business goals.

Alliant's Risk Control Consulting helps clients identify and reduce loss exposures. Our specialists can help prevent costly accidents and losses, which can lead to lower insurance costs. Whatever the size of your company or scope of your operations, we can help strengthen your safety and risk management programs with proven services that protect lives, safeguard assets, and control costs. Services are not limited to those listed below.

<p><b>How to Choose the Right Risk Control Consultant</b></p> <p>When seeking a qualified risk control consultant, you should ask:</p> <ul style="list-style-type: none"><li>• Does the consultant have specific commercial experience for your type(s) of operations and assets?</li><li>• Does the consultant have the resources and availability to do the job when you need it and for your intended use?</li><li>• Do they tell you whatever you need to know to control risk or only what you want to hear?</li><li>• Does the consultant have a support team of experts able to help you if there is an regulatory citation, a serious claims, or challenging litigation?</li></ul> <p>Each of the above questions can be answered <b>YES</b> by Alliant's Risk Control Consulting.</p> <p>Alliant also offers:</p> <ul style="list-style-type: none"><li>• <b>Extensive Experience in Diverse Business Sectors</b></li><li>• <b>Nationwide Coverage</b></li><li>• <b>Local Expertise</b></li><li>• <b>Peer Review</b></li></ul>	<p><b>Safety Services</b></p> <ul style="list-style-type: none"><li>▪ Program Development</li><li>▪ On-Site Hazard/Risk Assessments</li><li>▪ Ergonomics</li><li>▪ Industrial Hygiene</li><li>▪ Fleet Safety Analysis</li><li>▪ General Liability</li><li>▪ Training Services</li></ul> <p><b>Workers' Compensation Services</b></p> <ul style="list-style-type: none"><li>▪ Loss Prevention (Safety)</li><li>▪ Risk Control (Injury Management)</li><li>▪ Recordkeeping Management</li></ul> <p><b>Property Risk Control Services</b></p> <ul style="list-style-type: none"><li>▪ Fire System Evaluation</li><li>▪ Risk Assessment</li><li>▪ Loss Estimates</li><li>▪ Hazard Analysis</li><li>▪ Loss Prevention and Risk Control Program Analysis</li><li>▪ Property Marketing Reports</li><li>▪ Business Interruption Analysis and Continuity Planning</li><li>▪ Infrared and Ultrasonic Testing</li></ul> <p><b>To learn more about our risk control consulting and safety services:</b> <b>(888) 737-4752 Toll Free</b> <a href="mailto:riskcontrol@alliant.com">riskcontrol@alliant.com</a></p>
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## Request to Bind Coverage

City of Wood Dale

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:
Commercial Property	<input type="checkbox"/>
Commercial Package	<input type="checkbox"/>
Commercial Auto	<input type="checkbox"/>
Cyber	<input type="checkbox"/>
Crime	<input type="checkbox"/>
Workers' Compensation	<input type="checkbox"/>
Umbrella / Excess Liability	<input type="checkbox"/>

*This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal*

*Annunziato Pulice*

\_\_\_\_\_  
**Signature**  
Mayor

12/17/2020

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Title**

Annunziato Pulice

\_\_\_\_\_  
**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.**