

Property/Casualty Program Membership Proposal Estimate

Frankfort Square Park District

Coverage Year: Jan. 1, 2013 to Dec. 31, 2014

Effective Date: Nov. 7, 2013

Annual Premium Amount: \$62,283 Pro-rated Amount: \$ 9,214

Note: Proposal based on Operating Expenditures as reported in the year ended April 30, 2012, CAFR, Maintenance Payroll of \$311,850 and Other Payroll of \$1,057,869.

Select the optional coverage to include:

Optional Nose Coverage for General Liability: \$7,450

\$1 million per occurrence for general liability coverage only from PDRMA membership inception date for the prior-year period. Requires correspondence affirming the Frankfort Square Park District has no knowledge of any existing or pending liability claims.

Optional Nose Coverage to Include Employment Practices Liability: \$3,991

(Same optional Nose Coverage terms as above).

Total Due at Effective Date: \$20,655

Proposal Accepted by: _____ **Date:** _____

Liability Coverage

- Limits:** \$21.5 million per occurrence.
No general liability aggregate.
\$21.5 million annual aggregate per member for products and completed operations, and public officials' errors and omissions.
- Deductible:** None.
- Occurrence form:** Scheduled member foundation — \$1 million per occurrence.
Auto liability — any auto.
Uninsured/underinsured motorists — \$1 million per occurrence.
Permissive user sublimit — \$2 million per occurrence.
Auto medical payments — \$5,000 per member, per occurrence.
Commercial general liability including:
Public officials' liability.
Bodily injury.
Property damage.
Personal injury.
Premises operations.
Athletic participation.

Advertising injury.
Independent contractors.
Products and completed operations.
Law enforcement liability.
Employee benefits liability.
Host/Illinois dram shop liquor liability.
Watercraft liability.

Information Security and Privacy Insurance with Electronic Media Liability

Limits: \$2 million per occurrence.

Includes:	Information security and privacy liability	No deductible
	Privacy notification costs	No deductible
	Regulatory defense and penalties	No deductible
	Website media content liability	No deductible
	Cyber extortion	No deductible
	Data protection and business interruption	\$1,000
	First party business interruption	8 hours

Member contribution: Included.

Employment Practices Liability Coverage

Limits: \$21.5 million per occurrence.
No aggregate.

Deductible: None.

Occurrence form: Yes.

Includes: Wrongful dismissal.
Discharge or termination of employment.
Violation of employment discrimination laws (harassment, age, sex, disability, etc.).
Wrongful failure to employ or promote.
Invasion of privacy.
Employment-related defamation.
Employment-related wrongful infliction of emotional distress or mental anguish.

Member contribution: Included.

Property Coverage

All Risk Property

Limits: \$1 billion all perils/subject to sub-limits/all members.
\$250 million per occurrence/flood/ per occurrence and annual aggregate.
\$200 million per occurrence/flood/flood zones A and V.
\$100 million per occurrence/earthquake shock/per occurrence and annual aggregate.

Deductible: \$1,000 per occurrence.

Includes: Replacement cost coverage.
Building and contents.
Property in the open.
Business interruption.
Service interruption.
Accounts receivable.
Debris removal.
Electronic data processing, media and extra expense.
Extra expense.
Contamination to property.
Demolition and increased cost of construction.
Property in transit.
Valuable papers.
Ornamental trees and shrubs.
Piers, docks and wharves.
Watercraft.
Vehicles, mobile equipment.
Contractors' equipment.
Scheduled animals
Fine art.

Notable Sub-limits:	\$50 million	Errors and omissions.
	\$2.5 million	Contingent business interruption.
	\$25 million	Automatic miscellaneous locations.
	\$25 million	Course of construction (builders' risk).
	\$25 million	Transit.
	\$2.5 million	Unscheduled fine art.
	\$1 million	Unscheduled ornamental landscape including sand traps, tees, greens and sports fields.
	\$5 million	Scheduled ornamental landscape including sand traps, tees, greens and sports fields.
	\$2.5 million	Money and securities.

Member contribution: Included.

Boiler and Machinery

Limits: \$100 million total limit.

Deductible: \$1,000.

Member contribution: Included.

Fidelity/Crime/Surety — Includes Faithful Performance

Limits: \$2 million.
\$1 million (seasonal employees).

Deductible: \$1,000.

Member contribution: Included.

Outbreak Expense Coverage

Limits:	Per-day benefit	\$15,000.
	Limit per suspension	30 days.
	Limit for workplace violence and fungus	5 days.
	Aggregate per location	\$450,000.
	Coverage year aggregate	\$1 million.

Deductible: One-day waiting period (five days for water-borne contagion).

Member contribution: Included.

Underground Storage Tanks — In conjunction with Illinois Leaking Underground Tank Fund (\$10,000)

Member contribution: Included.

Workers' Compensation

Limits:	Each accident for bodily injury/disease	Statutory.
	Employer's Liability	\$21.5 million.

Deductible: None.

Member contribution: Included.

Pollution Liability

Liability: Third party – \$5 million per occurrence/ \$30 million aggregate over three-year period.

Property: First party – \$5 million per occurrence/ \$30 million aggregate over three-year period.

Note: Applies only to scheduled locations.

Deductible: Third party – none.
First party – \$1,000.

Member contribution: Included.

Volunteer Medical Accident

Excess medical accident limits: \$5,000.

Member contribution: Included.

Unemployment Compensation

Limits: Statutory.

Note: Member pays actual losses

Member contribution: Included.

Note: PDRMA provides contracted cost control services at no expense to members.

Important Note: The coverage and corresponding limits listed in this proposal are descriptions only. Refer to policies currently in force for specific coverage and limits.

Other Available Coverage

The following optional coverage is available through a vendor for a separate fee.

Liquor liability for outside groups

Limits: \$1 million per person.

Special events liability for outside groups

Limits: \$1 million

Services Included

Loss Control Guidelines – Specific to park and recreation, conservation and forest preserve agencies.

Loss Control Review Process – Includes awards and cash incentives.

Loss Control Review Accreditation Process

Risk Management Model Policies and Procedures – Hundreds available through the PDRMA website.

Loss Control Field Services

- Consultant assigned to your agency.
- Safety Committee meetings.
- Meetings with management.
- Onsite member training.
- Specific field service requests.
- Crisis management consultation.
- Playground audit inspection assistance.
- Accident investigations.
- Aquatic risk management.
- Inspection of boilers/pressure vessels and issuance of operating certificates.
- Engineering review of new construction plans (no fee).

Published Communications

- LRN Alerts.
- Aquatic risk management guidelines.
- PDRMA Pulse E-news newsletter.
- PDRMA Annual Report.

Leisure Risk Network (LRN)

- Web-based Leisure Risk Network (LRN) provides 24/7 access to hundreds of resource documents.
- LRN catalog of available training programs.

Online/Distance Learning Programs Available 24/7

- Aquatics Risk Management Webinar.
- Back Injury Prevention.
- Before You Turn the Key.
- Blood-borne Pathogens in Athletics.
- Care and Candor: Making Performance Appraisals Work.
- Confined Space: Keeping Employees Safe.
- Defensive Driving for Government Employees.
- Defensive Driving: 15-Passenger Vans.
- Fire Extinguishers: Your Pass to Safety.
- Groundskeeping Safety: Be a Pro!
- Harassment and Respectful Workplace.
- Heat Stress: Don't Lose Your Cool.
- Looking Forward: Your Performance Appraisal.

Office Ergonomics.
Recognizing Alcohol and Drug Abuse for Supervisors.
Slips, Trips and Falls: Taking the Right Steps.
The Loss Control Review: What You Need to Know.
Understanding the New FLMA.

Video Libraries

In-house video library of more than 300 safety-related titles.

Risk Management Training and Education

(Partial list of PDRMA's educational events and training topics; more listed at www.pdrma.org)

Risk Management Institute.
Human Resource and Employment Liability Program (HELP) supervisor training.
Aquatic risk management workshop.
Safety Coordinator Curriculum.
National Safety Council defensive driving.
Playground inspector workshops.
Lifeguard instructor training programs.
Employment practices training.
Medic first aid instructor training.
Sexual harassment seminars.
Crisis management seminars.
Claims workshops.
Alcohol server training.
Confrontation skills workshop.
Park police training workshop.
Respirator training.
Personal protective equipment training.
Lock out/tag out training.
IDOT drug and alcohol testing.
Supervisor reasonable suspicion training.
Confined space training.
Blood-borne pathogens training.
Snow plow safety training.
Adventure programming issues.
Other specialized workshops upon request.

Claims Adjusting

All claims reported to PDRMA office.
In-house PDRMA claims staff works only with the membership.

Legal Services

Provided by in-house General Counsel and Chief Litigation Counsel (**no-fee consultation**).

Loss Experience Reports

Available through secure access to the PDRMA website – www.pdrma.org.