



Michael J. McHugh
Area Senior Executive Vice President
Gallagher
2850 Golf Road
Rolling Meadows, IL 60008
Phone: (630) 285-4373 Fax: (630) 285-4062
michael_mchugh@ajg.com

Memo

To: **CLIC Foreign Travel Liability**
Date: July 26, 2021
From: Michael J. McHugh, Area Senior Executive Vice President
Tyler MacKenzie, Account Executive – Key Accounts
Subject: **CLIC FOREIGN TRAVEL LIABILITY CONFIRMATION
OF COVERAGE AND INVOICE**

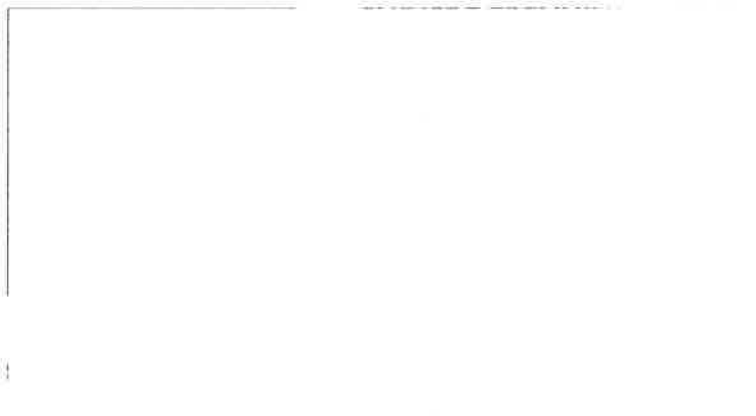
Dear CLIC Member:

Enclosed you will find your district's Proposal, Confirmation of Coverage and Invoice for the July 1, 2021 to July 1, 2022 CLIC Foreign Travel Liability coverage.

Please be advised that the Confirmation of Coverage is evidence that coverage has been bound on your district's behalf and is in force effective July 1, 2021 to July 1, 2022. This Confirmation serves as your coverage document until we receive the policy from the carrier. Once the policy is received and checked, an electronic copy will be put in the RiskPartner System with all of your other CLIC coverages.

Please note that the mailing address shown on the Confirmation of Coverage is that of the CLIC Chairman, Dr. Sean Carney from Stevenson High School District #125. Stevenson's address will be the mailing address on all the coverage documents, and is used for business relating to the Cooperative as a whole.

Should you have any questions, please let us know.



Confirmation of Coverage

Gallagher
2850 Golf Road
Rolling Meadows, IL 60008
Telephone: (630) 285-4373
Fax: (630) 285-4062

Date
7/26/2021

Insured Name: **PARTICIPATING MEMBERS OF THE
COLLECTIVE LIABILITY INSURANCE COOPERATIVE
C/O Stevenson High School District #125
2 Stevenson Drive
Lincolnshire, IL 60069**

As instructed, we have bound the coverage described below. We are holding a binder from the insurance company(ies) subject to the conditions and terms applying thereto. Policy(ies) or endorsements will be delivered to you as soon as possible after issuance. Please advise if any changes are to be made.

**Very truly yours,
Gallagher**

Effective Date	Expiration Date	Policy Number	Coverage	Company
7/1/2021	7/1/2022	PHFD38240018007	Foreign Liability	ACE American Insurance Company

SUBJECT TO POLICY TERMS AND CONDITIONS

By: 
Michael J. McHugh

7/26/2021



Collective Liability Insurance Cooperative

INVOICE

July 1, 2021 to July 1, 2022

Foreign Liability Package

DUE BY: AUGUST 27, 2021

School District: *Community Unit School District #200 (Wheaton)*

Effective Date	Policy #	Company	Description	Annual Premium
July 1, 2021	PHFD38240018007	ACE American Insurance Company	Foreign Liability	\$1,300
			TOTAL PREMIUM DUE	\$1,300

PLEASE MAKE YOUR CHECK PAYABLE TO CLIC AND REMIT IT TO:
ISDLAF PLUS – COLLECTIVE LIABILITY INSURANCE COOP
36496 TREASURY CENTER
CHICAGO, IL 60694-6400

IF YOU WOULD LIKE TO SEND YOUR PAYMENT BY WIRE TRANSFER:
BMO HARRIS BANK NA
ABA #071000288
ACCOUNT TITLE: ILLINOIS SCHOOL DISTRICT LIQUID ASSET FUND PLUS
ACCOUNT #: 2972503
FOR CREDIT: COLLECTIVE LIABILITY INSURANCE COOPERATIVE
A/C 10274-102

In accordance with the CLIC By-Laws, a 6% interest rate will be charged to the School District for any payment received after its due date.



Proposal of Insurance

Collective Liability Insurance Cooperative Foreign Liability Package

c/o Stevenson High School District #125
2 Stevenson Drive
Lincolnshire, IL 60069

Effective: July 1, 2021



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Gallagher

Insurance | Risk Management | Consulting

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Service Team

We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL
Michael McHugh Area Senior Executive Vice President	(630) 285-4373	Michael_McHugh@ajg.com
Byron Given Area Assistant Vice President	(630) 694-5367	Byron_Given@ajg.com
Cindy LaMantia Great Lakes Regional President	(630) 285-4375	Cindy_LaMantia@ajg.com
Tyler Mackenzie Client Service Manager Senior	(630) 694-5165	Tyler_Mackenzie@ajg.com
Eileen McWeeney Client Service Manager Senior	(630) 285-3640	Eileen_McWeeney@ajg.com
Amanda Clark Client Service Manager	(630) 285-3967	Amanda_Clark@ajg.com

Arthur J. Gallagher Risk Management Services, Inc.

Main Office Phone Number: (630) 773-3800

The Gallagher Team Approach

Delivering the services required can only be accomplished through the focus of a team of quality people. We realize that no one individual can adequately handle an account, or know all there is to know about your organization.

To achieve the level of service you expect, your team at Arthur J. Gallagher Risk Management Services, Inc. will be led by your primary Account Executive. As team leader, it will be my responsibility to make sure that your service needs and interests are recognized, understood, and provided for by the designated service team.

The following is the integrated service team of Gallagher professionals:

Primary Account Executive – Michael McHugh, Area Senior Executive Vice President, overall account responsibilities for placing and servicing your Fiduciary Liability.

Primary Account Executive – Byron Given, Area Vice President, overall account responsibilities for placing and servicing your Fiduciary Liability.

Account Manager – Tyler Mackenzie, Account Executive - Key Accounts; Eileen McWeeney, Client Service Manager Senior; Amanda Clark, Client Service Manager; Kate Osterheld, Client Service Manager

Branch Management – Cindy LaMantia, Great Lakes Regional President, oversees the management of Arthur J. Gallagher Risk Management Services, Inc. Public Sector.

Why Arthur J. Gallagher Risk Management Services, Inc.?

- Knowledge and experience of CLIC exposures, business practices, and expectations.
- An in-depth understanding of CLIC operations.
- National experience and expertise in CLIC accounts.
- Personalized approach to client service.
- Focused resources in claims management and risk control services.
- A network of national resources developing products and services designated to meet the changing risk management needs of CLIC operations.
- Clarity of purpose...we understand our dual obligation of protecting the tangible assets as well as the reputation of CLIC.

Our role extends throughout the year and does not end with placement of your program. Arthur J. Gallagher Risk Management Services, Inc. will continue to monitor and direct activities required to deliver your policies, ensure their accuracy, and coordinate insurer services



Our Service Commitment

Our clients repeatedly tell us the most important thing that we can do as their broker is to protect their assets while providing a comprehensive and tailored insurance program with the most competitive terms. We also know that a critical component of every customer experience is receiving an accurate and timely response to their day to day business needs and challenges.

At Arthur J. Gallagher and Co. our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class service organization.

We're on a journey to set a new standard for service within our industry – utilizing innovative technology and tools that create value for our clients, and raising the bar beyond expectations. The result is consistent and predictable service for our clients – with the highest quality at every interaction.



For the client, words and pledges only go so far. In order to deliver on our promise, Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible:

- **Clients get what they need, when they need it** – as a result of managing our work more effectively, your needs and requests are addressed promptly and professionally at all times
- **Our service team is able to focus on you**, and the solutions needed to support your unique business needs
- **We proactively manage your renewal cycle**, delivering a predictable timeline that creates time for thorough decision-making
- **You play a role in this too** – we're asking for more information ahead, so that you receive the best outcome, every time

Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	2020/2021 Expiring Premium	2021/2022 Renewal Premium
ACE American Ins. Co.	Foreign Liability Package	Quoted	\$1,300 per Member	\$1,300 per Member

Program Details

Coverage: Foreign General Liability
Carrier: ACE American Insurance Company
Policy Period: 7/1/2021 to 7/1/2022
Form Type: Per Occurrence (Claims-Made for Employee Benefits Liability)
 IT7025(07/14) & IT7026(11/12) Specimen upon request

Coverage	Limit	Aggregate	Deductible
Foreign General Liability	\$1,000,000 Per District	\$5,000,000 Per District	\$0
Employee Benefits Liability (Claims Made Coverage)	\$1,000,000 Per District	\$1,000,000 Per District	\$1,000

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

Coverages include, but are not limited to:

- \$2,000,000 Products-Completed Operations Aggregate Limit
- \$1,000,000 Personal and Advertising Injury Limit
- \$1,000,000 Damage to Premises Rented to you
- \$50,000 Medical Expense Limit

Statement of Defense Costs:

- Within Policy Limit (expenses erode policy limit)

Insuring Agreement

- Pay on Behalf

Auditable Exposures and Audit Frequency, if applicable:

- Policy Not Auditable

Exclusions include, but are not limited to:

- Exclusion – Abuse or Molestation
- Exclusion – Counseling Services
- Exclusion – War or Terrorism
- Total Pollution Exclusion

Endorsements include, but are not limited to:

- Additional Insured – By Contract
- ACE GPS Global Program Solutions
- Coverage Territory Endorsement
- Fellow Employee Coverage

Claim Definition and Claim Reporting Provisions:

- Refer to the **attached** policy form for the definition of a claim and incident or claim reporting provisions

Coverage: Contingent Foreign Automobile Liability
Carrier: ACE American Insurance Company
Policy Period: 7/1/2021 to 7/1/2022
Form Type: IT7027 (08/13) Specimen upon request

Coverage	Limit	Deductible
Non-Owned & Hired Auto Liability	\$1,000,000 CSL BI/PD Any One Accident	\$25,000
Hired Auto Physical Damage	\$50,000 Medical Expense each Accident	\$0

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

Auditable Exposures and Audit Frequency, if applicable:

- Policy is not auditable

Exclusions include, but are not limited to:

- Exclusion – Injury to Participants

Endorsements include, but are not limited to:

- Fellow Employee Coverage

Coverage: Foreign Employers Responsibility with Executive Assistance Services
Carrier: ACE American Insurance Company
Policy Period: 7/1/2021 to 7/1/2022
Form Type: IT1084 (09/08) Specimen upon request

Coverage	Limit	Deductible
Foreign Workers Compensation	\$1,000,000 Employers Liability by Accident Each Accident \$1,000,000 Employers Liability Injury by Disease Policy Limit \$1,000,000 Employers Liability Injury by Disease Each Employee \$1,000,000 Medical Assistance Services Policy Limit	\$0

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

Auditable Exposures and Audit Frequency, if applicable:

- Policy is not auditable

Classification of Employee:

- U.S. Employee Traveler

Covered States:

- Anywhere in the World except: The United States of America (including its territories or possessions), Puerto Rico, Canada and any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America.

Exclusions include, but are not limited to:

- Services provided for which no charge is normally made
- Expenses incurred if the original or ancillary purpose of the "employee's" trip is to obtain medical treatment

Endorsements include, but are not limited to:

- Emergency Political Repatriation and Emergency Relocation
- Voluntary Compensation Endorsement
- ACE GPS Global Program Solutions Endorsement

Collective Liability Insurance Cooperative



Coverage: Accidental Death & Dismemberment Coverage
Carrier: ACE American Insurance Company
Policy Period: 7/1/2021 to 7/1/2022
Form Type: IT7034(09/13) Specimen upon request

Coverage	Limit	Aggregate	Deductible
Employee Accidental Death and Dismemberment	\$50,000 – Principal Sum	\$1,500,000 – Aggregate Limit	\$0
Non-Occupational Employee Medical Expense	\$25,000 – Covered medical expense		\$50 – Deductible per each Injury or Sickness
Accidental Death and Dismemberment	\$50,000 – Principal Sum	\$2,000,000 – Aggregate Limit	\$0
Medical Expense	\$25,000 – Principal Sum		\$50 – Deductible per each Injury or Sickness
Executive Assistance (Medical Assistance Services)	\$1,000,000 – Policy Limit		\$0

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

Exclusions include, but are not limited to:

- Intentionally self-inflicted "injury", suicide or attempted suicide.
- The "covered person(s)" is under the influence of drugs or intoxicants, unless taken under the advice of a "doctor."

Endorsements include, but are not limited to:

- Accidental Death and Dismemberment and Medical Expense Educational Coverage Form



Coverage: Corporate Kidnap and Ransom/Extortion
Carrier: ACE American Insurance Company
Policy Period: 7/1/2021 to 7/1/2022
Form Type: IT7037(07/12) Specimen upon request

Coverage	Limit	Deductible
Extortion/Ransom Monies Payment	\$250,000 Each Covered Loss (No Annual Agg.)	\$0
In transit Extortion/Ransom Monies Loss	\$250,000 Each Covered Loss (No Annual Agg.)	\$0
Expenses	\$250,000 Each Covered Loss (No Annual Agg.)	\$0
Legal Costs	\$250,000 Each Covered Loss (No Annual Agg.)	\$0
Medical, Death or Dismemberment	\$10,000 Each Life	\$0
Incident Response	\$100,00 Each Incident	\$0

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

Coverages include, but are not limited to:

- Corporate Kidnap and Extortion Coverage Form

Exclusions include, but are not limited to:

- Coverage is not provided in the following countries: Afghanistan, Algeria, Angola, Brazil, Burkina Faso, Cameroon, Chad, Chechnya, Colombia, Cuba, Democratic Republic of Congo, Georgia, Haiti, Indonesia, Iran, Iraq, North Korea, Lebanon, Liberia, Libya, Mali, Mauritania, Mexico, Nepal, Niger, Nigeria, Pakistan, Peru, Philippines, Saudi Arabia, Sri Lanka, East Timor, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Trinidad & Tobago, Venezuela, Yemen, Zimbabwe, or any other country prohibited by law.

Coverage: Property
Carrier: ACE American Insurance Company
Policy Period: 7/1/2021 to 7/1/2022
Form Type: IT7032(10/12) Specimen upon request

Coverage	Limit	Deductible
Misc. Personal Property	\$250,000 Per Occurrence	\$2,500
Misc. Unnamed Insured Locations	\$250,000 Per Occurrence	\$2,500
Money and Securities	\$25,000 Per Occurrence	\$2,500
Transit	\$50,000 Per Occurrence	\$2,500

The following is a general summary of the Insuring Agreement. Actual policy form should be sought for complete terms and conditions.

Coverages include, but are not limited to:

- Cargo Coverage
- Inflation Guard
- Money and Securities

Exclusions include, but are not limited to:

- Electronic Data
- Terrorism
- War

Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Foreign Liability Package	Premium	ACE American Insurance Company	\$1,300 Each Member	ACE American Insurance Company	\$1,300 Each Member
Total Premium			\$1,300		\$1,300
% of Change on Each Member Cost					(0%)

Carrier Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY *	ADMITTED/NON-ADMITTED **
ACE American Insurance Company	A++ XV	Admitted

*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Claims Reporting By Policy

Direct Reporting

- Immediately report any incident, claim, or suit to:

Notice to the Company of a Claim, Potential Employment Claim, or Potential Third-Party Claim, or of circumstances which could give rise to a Claim under any Liability Coverage Section or of a Coverage Event under any Non-Liability Coverage Section, shall be given in writing addressed to:

By Mail – Address:	ACE North American Claims P.O. Box 5122 Scranton, PA 18505-0554
By Phone:	(800) 433-0385 (Business Hours) / (800) 523-9254 (After Hours)
By Fax:	(877) 395-0131 (Toll Free) / (302) 476-7254 (Local)
By E-mail:	ACEClaimsFirstNotice@acegroup.com

- If notice of incident, claim, or suit is received, refer to the policy conditions clause "Duties in the event of."