



Proposal of Insurance

Town of Munster

1005 Ridge Road
Munster, IN 46321

Presentation Date: December 8, 2025

Arthur J Gallagher Risk Management Services, LLC
A/JG License Nos. IL 100292093 / CA 0D69293



Gallagher

Insurance | Risk Management | Consulting

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Executive Summary

RE: Insurance Brokerage and Risk Management Services—2026-2027

Dear Jim:

Gallagher is pleased to present our Insurance Brokerage and Risk Management Services summary for your review. Our proposal highlights the services, capabilities and industry expertise that are available for utilization by the Town of Munster.

As a Company, Gallagher's Public Entity & Scholastic Division (PESD) specializes in serving the risk management and insurance needs of the public sector. This niche has long been a core competency of our company and today represents a significant portion of our brokerage business.

The question of "Why do business with Gallagher?" is easily addressed by Gallagher's focus on understanding and providing the best available tools for PESD clients. Some highlights are noted below:

- Because we focus on public entity clients, we have widespread available expertise nationwide with over 320 people in 40+ branch offices.
- We have adopted a policy of "Transparency" when it comes to commissions and fees that cannot be matched by our peers. We are committed to clearly letting our clients know exactly what our income is on each and every account.
- We are innovators and are constantly looking for ways to improve coverage terms and introduce any applicable risk management strategies.
- Our focus is on the client and we strive to meet and exceed your expectations as laid out in our client service plan which is developed in conjunction with the district. Our goal is to bring the best team members possible to service your account, based on your needs.
- We focus on long-term relationships and the commitment that it requires.
- We are experienced risk managers. Insurance is a commodity that is readily available from many sources, but true risk management is a discipline that we believe is essential to the success of a complicated structure like the district's program.

Specializing in the Public Entity sector has allowed our staff, the staff assigned to your account, to concentrate on the exposures and risks of these sectors. We are committed to and have established relationships with the various markets that also specialize in providing insurance coverage to this sector. We understand the coverage and forms not only

needed by this sector but being offered by the various insurance companies. We have extensive experience in marketing large, complex accounts.

Gallagher's Competitive Advantage

- Our Client Base consists of more than 19,700 Public Sector accounts including cities, counties, schools, state governments and special service districts
- Total Annual Premium Volume is in excess of \$1 Billion, which allows us to obtain the most competitive terms in the marketplace for our clients. We have access to all of the insurance companies that specialize in public sector risk.

- We are the only U. S. Broker with hundreds of sales and risk management experts focused strictly on public sector business. We have an excellent reputation in the public sector arena and we are dedicated to providing exceptional service in a highly ethical manner.
- Through CORE360 and our consultative approach, we assist our clients in managing their Total Cost of Risk (TCOR) and not just their insurance premiums.

Our clients have selected Gallagher as their broker not only for our national resources, our specialized expertise in the public entity sector, and our relationships with insurance providers experienced in this market segment, but also for our personal approach to consistent, quality client service.

Town of Munster's Service Team Performance Objectives

- We consistently have marketed the program each year to several insurance companies in order to obtain the most favorable results available in the marketplace.
- In spite of Public Sector average premium increases ranging from 17-40% nationwide over the past several years, Munster has performed extremely well with most rates well below the national average and some areas where rates have actually decreased.
- Ongoing day-to-day servicing goals and objectives as outlined and defined in our annual proposal review to include certificate issuance, policy coverage reviews, and compliance with audit standards for quality deliverables.

If you have any questions or comments, please do not hesitate to contact us.

Sincerely,

Rich Stokluska

Rich Stokluska, ARM
Area Senior Executive Vice President

JoAnn Bonnevier

JoAnn Bonnevier, CIC, CISR
Client Service Director

Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
Rich Stokluska, ARM Area Senior Executive Vice President	Producer	Rich_Stokluska@ajg.com	(630) 285-4012 (p)
JoAnn Bonnevier, CIC, CISR, CIIP Client Service Director	Account Manager	Joann_Bonnevier@ajg.com	(630) 647-3082 (p)
Lily Armentrout Client Service Assistant	Account Manager Assistant	Lily_Armentrout@ajg.com	(630) 647-3048

Service Commitment

Account Service

At Gallagher, our goal is to provide you with an exceptional insurance and risk management program delivered by a world class service organization. Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible.

Renewals

We use a standard Renewal Timeline and start early to make sure your needs are met and we are able to offer you the most comprehensive and competitively priced insurance program. At each renewal, we will meet with you to establish a renewal game plan, determine how many markets should be approached, discuss pricing in the insurance marketplace, and identify what specific needs must be addressed. We will then approach markets that we feel will offer the best alternatives. These alternatives will be presented at renewal as an option, even if we feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, our integrity and influence in the marketplace have resulted in excellent relationships with our markets. These factors are especially important to consider as the insurance needs of your organization become more complex and require more sophisticated solutions.

Automobile Identification Cards

ID cards will be issued upon binding of coverage.

Phone Calls

Phone calls will be returned within one working day of receipt.

Certificates of Insurance

Certificates of Insurance will be issued within one working day of request.

Claims

Claims will be reported to the company within two working days of receipt, and acknowledgment of receipt will be sent to you. We will follow up with the carrier within ten working days after receipt of a claim. Monthly claim reports will be provided if requested.

Loss Control

We will coordinate all loss control activities between you and the carrier. We recommend that service be provided on a quarterly basis.

Program Structure

Named Insured

<i>Named Insured</i>	<i>Ambridge Package</i>	<i>Property</i>	<i>Package – Methane Plant</i>	<i>Clubhouse</i>	<i>Cyber & Internet Liability</i>	<i>Excess Workers' Compensation</i>
Town Of Munster	X	X	X	X	X	X
Munster Civil Town lake count Indiana		X				

Note: Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships, and joint ventures.

Market Review

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

<i>Line Of Coverage</i>	<i>Insurance Company ** (AM Best Rate/Financial Strength)</i>	<i>Market Response *</i>	<i>Admitted ***</i>
Ambridge Package	Underwriters at Lloyd's London (A XV) Endurance Worldwide Insurance Limited (A+ XV) United Specialty Insurance Company (A X)	Recommended Quote	Non-Admitted
Property	Arch Insurance Company (A+ XV)	Recommended Quote	Admitted
Package – Methane Plant	Federal Insurance Company (A++ XV)	Recommended Quote	Admitted
Package – Clubhouse \$5M limit only	AXIS Surplus lines Ins. Co. (A+ XV)	Recommended Quote	Non-Admitted
Cyber & Internet Liability	Houston Casualty Company (A++ XV)	Recommended Quote	Non-Admitted
Excess Workers' Compensation	Arch Insurance Company (A+ XV)	Recommended Quote	Admitted
Property – Clubhouse Full TIV	Convex (A+ XV)	Written Indication	Non-Admitted
Package (General Liability, Crime, and Auto Liability)	GovPro	Does not meet underwriting Guidelines	
Property	Chubb	Cannot offer coverages needed	
Property	CNA	Premium not competitive	
Property – Clubhouse	Beazley	Declined due to vacancy	

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

**Gallagher companies use AM 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.

Premium Comparison

Line of Coverage	Expiring	Renewal	Change % (YOY)
	2025 Ambridge	2026 Ambridge	
Package Premium	\$328,000	\$353,625	8%
Loss Fund	\$525,000	\$580,000	10%
Retention	\$200,000	\$200,000	N/A
Other Lines Comparison	2025 Premium	2026 Premium	Change % (YOY)
Property - Arch/Allianz	\$119,936.00	\$129,306.00	8%
Methane Plant	\$92,897.00	\$97,563.00	5%
Clubhouse	\$76,875.00	\$70,468.75	-8%
Cyber \$3MM Limit	\$26,511.63	\$26,511.63	0%
Excess WC	\$93,797.00	\$93,797.00	0%
Subtotal Premium	\$738,017.58	\$771,271.38	
AJG Service Fee	\$86,127.00	\$88,711.00	3%
Agency bill Fee	N/A	\$500.00	
Total	\$824,144.58	\$860,482.38	4%

Exposure Comparison

Property Exposure	2025 - 2026	2026 - 2027	Change %
Building values - Excluding Methane Plant, Clubhouse & Amphitheater	\$53,271,307.00	\$49,916,993.00	-6.30%
Content Values - Excluding Methane Plant, Clubhouse & Amphitheater	\$4,637,833.00	\$5,523,458.00	19.10%
Mobile Equipment	\$3,838,638.00	\$3,984,069.00	3.79%
Misc. Property	\$25,770,272.00	\$21,971,480.00	-14.74%
Sub Total	\$87,518,050.00	\$81,396,000.00	-7.00%
Automobile Physical Damage Value	\$7,660,655.00	\$10,653,636.00	39.07%
Property & Content TIV - Clubhouse & Theater	\$15,116,772	\$5,000,000	-66.92%
Methane Plant - Bldg Limit	\$137,772	\$137,772	0.00%
Methane Plant - Content	\$4,588,153	\$4,588,153	0.00%

Exposure Change Summary	2025 - 2026	2026 - 2027	Change %
Payroll - 2 year policy.	\$9,901,532	\$9,901,532	0%
Population	23,664	23,664	0%
Full-Time Employees	120	130	8%
Part-Time Employees	58	40	-31%
Operating Expense	\$34,091,143	\$39,095,475	15%
Revenue	\$69,377,601	\$68,870,202	-1%

Clubhouse value reduced due to vacancy. Insured for Actual cash value only.

Town of Munster



Package & Property Program – Aggregate Stop Loss 2026-2027 Protected Self-Insured Structure

<div><div>Excess Workers Compensation Statutory Limits</div><div>Excess of \$500,000</div><div>Fire & Law Excess of \$750,000</div><div>Arch Insurance Co.</div></div>	<div><div>\$5,000,000</div><div>Per Occurrence/ \$6,000,000 Agg.</div><div>Excess pf \$200,000</div><div>All Package Options</div></div>	<div><div>\$5,000,000</div><div>Per Occurrence/ \$6,000,000 Agg.</div><div>Excess of \$200,000</div><div>All Package Options</div></div>	<div><div>\$5,000,000</div><div>Per Occurrence/ \$6,000,000 Agg.</div><div>Excess pf \$200,000</div><div>All Package Options</div></div>	<div><div>\$81,369,000 (1)</div><div>Property/Boiler & Machinery</div><div>Arch/ Fireman's Fund</div></div>	<div><div>\$1,000,000 Excess of \$50,000</div><div>All Package Options</div></div>	<div><div>\$1,000,000 aggregate Protection Excess of Loss Fund</div><div>Ambridge</div></div> <div><div>Annual Aggregate Loss Fund</div><div>Ambridge \$580,000</div></div>
<div><div>\$500,000 Other Class Code</div><div>\$750,000 Fire & Law</div><div>Self-Insured Retention</div></div>	<div><div>\$200,000</div><div>Self-Insured Retention</div></div>	<div><div>\$200,000</div><div>Self-Insured Retention</div></div>	<div><div>\$200,000</div><div>Self-Insured Retention</div></div>	<div><div>\$50,000</div><div>Self-Insured Retention (2)</div></div>	<div><div>\$50,000</div><div>Self-Insured Retention</div></div>	
Workers Compensation	General Liability Law Enforcement Liability Employee Benefits	Automobile Liability	Errors & Omissions Public Official Employment Practices Liability	Property	Crime	

Location Schedule

Coverage	Location#
Property, Crime & Cyber liability	All locations as per Statement of values received 10/6/2025 (Excluding Methane Plant, Clubhouse & Amphitheater)
Package - Methane Plant	10121 Calumet Ave. Munster IN
Property - Clubhouse & Amphitheater	9701 Calumet Ave. Munster IN

Full Program

Package – Ambridge Partners

Carrier Information	Proposed
Policy Term	1/1/2026 - 1/1/2027
Carrier / A.M. Best Rating / Admitted/Non-Admitted	Underwriters at Lloyd's London (A XV, Non-Admitted) Endurance Worldwide Insurance Limited (A+ XV, Admitted) United Specialty Insurance Company (A X, Non-Admitted)
Payment Plan	Payment due in full within 30 days of binding
Payment Method	Agency Bill

Premium & Exposures	Proposed
Premium	\$349,000.00
TRIA	Included
Minimum Type	Minimum Earned Premium
Minimum Amount / Description	50%
Estimated Cost	\$349,000.00

Standard Coverages	Proposed
Loss Fund	\$580,000
Excess LOSS FUND Protection Annual Aggregate Limit	\$1,000,000
Schedule Of Specific Excess Limits Of Insurance-	
Coverage Section I Property – Specific Excess Limit of Insurance for Each Occurrence-	
- All Coverages Under Section I Combined	\$1,000,000*
Subject to the Following Sublimits/Annual Aggregates Which are Part of, And not in Addition to, The Coverage Section I Property Specific Excess Limit of Insurance Above:-	
- Automobile Physical Damage Only	\$1,000,000*
- Flood and Surface Water	\$1,000,000*
- Flood and Surface Water	\$1,000,000* Annual Aggregate
- Earthquake	\$1,000,000*
- Earthquake	\$1,000,000* Annual Aggregate
- Named Windstorm	\$1,000,000*
Coverage Section II General Liability - Specific Excess Limit of Insurance for Each Occurrence-	
All coverages under Coverage Section II combined	\$5,000,000
- Annual Aggregate	\$6,000,000
Subject to the following SUBLIMITS/Annual Aggregates which are part of, and not in addition to, the Coverage Section II General Liability Specific Excess Limit of Insurance and Annual Aggregate Limit above:	
-	
- Sexual Harassment Liability	\$5,000,000
- Sexual Harassment Liability	\$6,000,000 Annual Aggregate

Standard Coverages	Proposed
Coverage Section III Automobile Liability - Specific Excess Limit of Insurance for Each Occurrence-	
All Coverages under Coverage Section III combined	\$5,000,000
Coverage Section IV Errors and Omissions Liability - Specific Excess Limit of Insurance for each CLAIM-	
All coverages under Coverage Section IV combined	\$5,000,000
- Annual Aggregate	\$6,000,000
Subject to the following SUBLIMITS/Annual Aggregates which are part of, and not in addition to, the Coverage Section IV Errors and Omissions Liability – Specific Excess Limit of Insurance and Annual Aggregate Limit above:-	
- Errors & Omissions	\$5,000,000
- Errors & Omissions	\$6,000,000 Annual Aggregate
- Employment Practices Liability	\$5,000,000
- Employment Practices Liability	\$6,000,000 Annual Aggregate
- Sexual Harassment Liability	\$5,000,000
- Sexual Harassment Liability	\$6,000,000 Annual Aggregate
Coverage Section VI Employee Benefits Liability - Specific Excess Limit of Insurance for each CLAIM-	
All Coverages under Coverage Section VI Combined	\$5,000,000
- Annual Aggregate	\$6,000,000
Coverage Section VII Crime - Specific Excess Limit of Insurance for each OCCURRENCE-	
Money and Securities	\$1,000,000
Forgery or Alteration	\$1,000,000
Employee Dishonesty	\$1,000,000
Computer Theft	\$1,000,000
Coverage Section VIII Law Enforcement Liability - Specific Excess Limit of Insurance for each OCCURRENCE-	
All coverage under Coverage Section VIII Combined	\$5,000,000
- Annual Aggregate	\$6,000,000
Subject to the following SUBLIMITS/Annual Aggregates which are part of, and not in addition to, the Coverage Section VIII Law Enforcement Liability – Specific Excess Limit of Insurance and Annual Aggregate Limit above:-	
- Sexual Harassment Liability	\$5,000,000
- Sexual Harassment Liability	\$6,000,000 Annual Aggregate
Coverage Section X Sexual Abuse Liability - Specific Excess Limit of Insurance for each CLAIM	
	\$5,000,000
- Annual Aggregate	\$6,000,000

Deductibles/SIR	Proposed
Self Insured Retentions: This Policy Has the Following Underlying Self Insured Retentions, Which Apply to a Covered Loss for Each Occurrence or Claim	
Self Insured Retentions: I. Property Unless Listed Below	\$200,000*
Self Insured Retentions: - Automobile Physical Damage	\$200,000*
Self Insured Retentions: - Flood and Surface Water	\$200,000*
Self Insured Retentions: - Earthquake	\$200,000*

Deductibles/SIR	Proposed
Self Insured Retentions: - Named Windstorm	\$200,000*
Maintenance Deductible: I. Property Unless Listed Below	\$1,000*
Maintenance Deductible: - Automobile Physical Damage	\$1,000*
Maintenance Deductible: - Flood and Surface Water	\$1,000*
Maintenance Deductible: - Earthquake	\$1,000*
Maintenance Deductible: - Named Windstorm	\$1,000*
Self Insured Retentions: II. General Liability	\$200,000
Self Insured Retentions: - Sexual Harassment Liability	\$200,000
Self Insured Retentions: III. Automobile Liability	\$200,000
Self Insured Retentions: IV. Errors and Omissions Liability	-
Self Insured Retentions: - Unless Listed Below	\$200,000
Self Insured Retentions: - Errors & Omissions	\$200,000
Self Insured Retentions: - Employment Practices Liability	\$200,000
Self Insured Retentions: - Sexual Harassment Liability	\$200,000
Self Insured Retentions: VI. Employee Benefits Liability	\$200,000
Self Insured Retentions: VII. Crime:	-
Self Insured Retentions: - Money and Securities	\$200,000
Self Insured Retentions: - Forgery or Alteration	\$200,000
Self Insured Retentions: - Employee Dishonesty	\$200,000
Self Insured Retentions: - Computer Theft	\$200,000
Self Insured Retentions: VIII. Law Enforcement Liability	\$200,000
Self Insured Retentions: - Sexual Harassment Liability	\$200,000
Self Insured Retentions: X. Sexual Abuse Liability	\$200,000

Form Type	Proposed
Form Type	General Liability - Occurrence; Errors & Omissions, Employment Practices Liability, Sexual Harassment Liability, Employee Benefits Liability, Sexual Abuse Liability - Claims Made; Crime, Law Enforcement Liability
Retroactive Date	Errors & Omissions - 12/31/1990; Employment Practices Liability - 12/31/1990; Sexual Harassment Liability - 1/1/2014; Employee Benefits Liability - 12/31/1998; Sexual Abuse Liability - 1/1/2014

Definition Of Claim:

CLAIM means all notices or demand for financial assistance to Underwriters following a covered incident

Incident/Claim Reporting Provision:

Immediately report all incidents or claims to Ambridge per claim filing instructions provided.

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (30) days of the expiration date. The cost of this extended reporting period is 100% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (90) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)

TRIA – All Other Sections Purchased/Not Purchased - TBD
Additional INSURED Endorsement – Enterprise FM Trust - PENP5002042021
Coverage Section I Property- Limitation AUTOMOBILE Physical Damage Only - PENP5012042021
Procedures for THIRD PARTY CLAIMS ADMINISTRATORS - PENP5044032023
Crisis Management Endorsement - PENP5004042024
General Policy Condition- Satisfaction of SIR - PENP5085012022
General Policy Condition 7 Amendment - PENP5086092022
Indiana Changes – Definition of POLLUTANTS Amendment - PENP5088122022

Exclusions (including but not limited to)

Communicable Disease Exclusion - PENP5046042021
General Policy Exclusion – PFAS and Related Chemicals Exclusion - PENP5087122022

Multi-Carrier Schedule:

Carrier	Participating Limit
Underwriters at Lloyd's London	70%
Endurance Worldwide Insurance Limited	14%
United Specialty Insurance Company	16%

Perils Covered:

Type	Description
Special Form Perils	Applies

Binding Requirements:

Description
Subject to:
- Signed Uninsured/Underinsured Motorist Coverage Forms
- Signed TRIA Form Must Accompany all Binder Requests

Other Significant Terms and Conditions/Restrictions:

Description
Territorial Limits: Worldwide as more fully defined in the attached Wording and applicable Forms and En-dorsements
Law: State of IN
Jurisdiction: United States of America
Total Premium Includes TRIA/TRIPRA – Other Coverage Sections: \$4,000
*Coverage Section I Property applies to AUTOMOBILE Physical Damage only per Endorsement Number 3.
Gallagher Bassett is the appointed Third Party Administrator.
Quote based on Ambridge Public Entity & Non-Profit Wording.

Property

Carrier Information	Proposed
Policy Term	1/1/2026 - 1/1/2027
Carrier	Fireman's Fund Insurance Company
A.M. Best Rating	A+ XV
Admitted/Non-Admitted	Admitted
Payment Method	Agency Bill

Premium & Exposures	Proposed
Premium	\$129,306.00
TRIA	\$3,263.00
Minimum Type	None
Estimated Cost	\$132,569.00

Standard Coverages	Proposed
Property—Gard Pinnacle Coverage	
Blanket Business Real Property, Business Personal Property, Extra Expense - Loc.# All	\$81,363,780
Sublimit Business Real Property - Loc.# 1-3, 5-6, 8-13, 16-17, 19-20, 22, 25, 27, 33, 58, 62, 64-65	\$49,916,993
Sublimit Business Personal Property - Loc.# All	\$31,446,787
Sublimit Extra Expense - Loc.# All	\$5,000,000
Blanket Earth Movement - Loc.# All	
- Per Loss Event - Loc.# All	\$5,000,000
- Annual Aggregate - Loc.# All	\$5,000,000
Flood - Blanket	
- Per Loss Event - Loc.# 1-3, 5-6, 9, 11, 13-16, 18-20, 22-25, 27-28, 36-42, 44-48, 58-61	\$5,000,000
- Annual Aggregate - Loc.# 1-3, 5-6, 9, 11, 13-16, 18-20, 22-25, 27-28, 36-42, 44-48, 58-61	\$5,000,000
Flood - Sublimit	
- Per Loss Event - Loc.# 6	\$2,500,000
- Annual Aggregate - Loc.# 6	\$2,500,000

Additional Coverages	Proposed
Business Personal Property Subject to Sublimits of Insurance	
Accounts Receivable - Loc.# all	\$5,000,000
Data, Media, Software - Loc.# all	\$5,000,000
Personal Effects - Loc.# all	\$1,000,000
Personal Property of Others - Loc.# all	\$2,500,000
Prototypes - Loc.# all	\$1,000,000
Research and Development Documentation - Loc.# all	\$1,000,000

Additional Coverages	Proposed
Valuable Papers and Records - Loc.# all	\$5,000,000
Extensions of Coverage	
Consequential Loss Assumption Coverage - Loc.# all	\$250,000
Contract Penalty Clause Coverage - Loc.# all	\$250,000
Debris Removal Coverage	
- Debris of Property Insured - Loc.# all	\$25,000,000
- Debris of Property Owned by Others - Loc.# all	\$250,000
Extended Warranty Coverage - Loc.# all	\$250,000
Fine Arts Coverage	
- Miscellaneous Unscheduled Fine Arts - Loc.# all	
- - any One Item, Pair or Set - Loc.# all	\$50,000
- - Per Occurrence or Loss Event - Loc.# all	\$250,000
- Fine Arts While at an Exhibition, Exposition, Fair, Or Trade Show - Loc.# all	\$50,000
Fire Department Service Charge Coverage - Loc.# all	\$250,000
Fire Equipment Protection Coverage - Loc.# all	\$250,000
Installation Coverage - Loc.# all	\$250,000
Loss Avoidance or Mitigation Coverage - Loc.# all	\$250,000
Mobile Communication Equipment Coverage - Loc.# all	\$250,000
Money and Securities Coverage - Loc.# all	\$250,000
Money Orders and Counterfeit Currency Coverage - Loc.# all	\$250,000
Realty Tax Coverage - Loc.# all	\$250,000
Removal of Property Coverage - Loc.# all	\$250,000
Reward Coverage	
- any One Person - Loc.# all	\$10,000
- Per Occurrence or Loss Event - Loc.# all	\$250,000
Salesperson's Samples Coverage - Loc.# all	\$250,000
Tenant's Lease Agreement Coverage - Loc.# all	\$250,000
Theft of Precious Commodities Coverage - Loc.# all	\$250,000
Property, Business Income and Extra Expenses	

Additional Coverages	Proposed
Communicable Disease Coverage	
- Per Occurrence or Loss Event - Loc.# all	\$10,000
- Annual Aggregate - Loc.# all	\$10,000
Fungus Remediation Coverage - Loc.# all	\$100,000
Loss Adjustment Expense Coverage - Loc.# all	\$500,000
Newly Acquired Location Coverage	\$10,000,000
Outdoor Trees, Shrubs, Plants, And Lawn Coverage	
- any One Tree, Shrub, Plant, Or Lawn - Loc.# all	\$2,500
- Per Occurrence or Loss Event - Loc.# all	\$250,000
Pollutant Cleanup Coverage	
- Per Occurrence or Loss Event - Loc.# all	\$500,000
- Annual Aggregate - Loc.# all	\$500,000
Trade Show Coverage	\$1,000,000
Transit Coverage	
- Your Vehicles - Loc.# all	\$1,000,000
- Carriers for Hire - Loc.# all	\$1,000,000
- International Air Shipments - Loc.# all	\$1,000,000
Unintentional Property Errors and Omissions Coverage - Loc.# all	\$2,500,000
Unnamed Location Coverage	\$2,500,000
Utility Services Coverage - Loc.# all	\$2,500,000
Ordinance or Law Coverage	
- Coverage a - Loc.# all	Included
- Coverage B & C Blanket - Loc.# all	\$10,000,000
- Coverage D - Loc.# all	\$5,000,000
- Coverage E - Loc.# all	\$1,000,000
Property-Gard Pinnacle - Additional Property Insured Subject to Sublimits of Insurance	
Streetlights & Traffics Signs - Sublimits of Insurance - Loc.# all	\$6,981,729
Property-Gard Pinnacle - Green Coverage	
- Blanket Certified Green Valuation - Loc.# all	Included
Extensions of Coverage - Sublimits of Insurance	
Green Certification Upgrade Coverage	\$25,000
Vegetated Roof and Heat Island Effect Coverage	Refer to Outdoor Trees, Shrubs, Plants and Lawns Coverage

Additional Coverages	Proposed
Professional Design Consulting Coverage	\$25,000
Commissioning Expense Coverage	
- Commissioning or Retro-Commissioning Services	\$25,000
- Test and Balance Analysis	\$25,000
Certification Fees Coverage	\$25,000
Recycling Additional Expense Coverage	\$25,000
Flush-out Coverage	\$25,000
Green Financial Incentive Coverage	\$25,000
Porous Paving Coverage	\$25,000
Green Mobile Equipment Coverage	\$25,000
Miscellaneous Green Property Coverage	\$25,000
Extensions of Coverage- Applicable to Property, Business Income, And Extra Expense Coverage - Golf Course Coverage	
Golf Course Coverage	
- any One Outdoor Tree (Other than Designated Tree) Shrub or Plant - Loc.# all	\$2,500
- Debris Removal: Golf Course Property Other than a Designated Tree - Loc.# all	\$2,500
- Per Occurrence: Golf Course Property Other than a Designated Tree - Loc.# all	\$250,000
Extensions of Coverage Applicable Only to Property Coverage	
Golf Cart Coverage	
- any One Golf Cart	\$5,000
- Per Occurrence or Loss Event	\$250,000
Hole-in-One Expense Reimbursement Coverage	
- any One Tournament	\$250,000
- Annual Aggregate	\$250,000
Errant Golf Ball Vehicle Damage Coverage	
- any One Vehicle	\$2,500
- Per Occurrence	\$5,000
Extensions of Coverage Applicable Only to Business Income and Extra Expense Coverage	
Golf Cart Rental Reimbursement Coverage	
- any One Golf Cart	\$5,000
- Per Occurrence or Loss Event	\$250,000
Equipment Breakdown Coverage Limits of Insurance - Limit of Insurance Per Accident	
Property Insured	Follows Applicable Limit
Business Income Coverage	Follows Applicable Limit

Additional Coverages	Proposed
Extra Expense Coverage	Follows Applicable Limit
Expediting Expense Coverage	\$250,000
Hazardous Substance Coverage	\$250,000
Perishable Stock Coverage	\$250,000
Data Restoration Coverage	\$250,000
Service Interruption Coverage	\$50,000
Fungus Remediation Coverage	\$50,000
Property-Gard Pinnacle - Crisis Management Coverage - Extensions of Coverage Applicable Only to Business Income and Extra Expense Coverage	
Crisis Event Response Communication Cost	
- Per Occurrence or Loss Event	\$10,000
- Annual Aggregate	\$10,000
Crisis Event Business Income and Extra Expense Coverage	
- Per Occurrence or Loss Event	\$10,000
- Annual Aggregate	\$10,000
Post Crisis Event Expense Coverage	
- Per Occurrence or Loss Event	\$10,000
- Annual Aggregate	\$10,000
Property-Gard Pinnacle - Municipality Extension Endorsement - Extension of Coverage Applicable Only to Property Coverage	
Commandeered Property Coverage	
- Per Occurrence or Loss Event	\$50,000
- Annual Aggregate	\$50,000
Lost Key Coverage	\$50,000
Extension of Coverage Applicable Only to Business Income and Extra Expense Coverage	
Emergency Vacating Expense	
- Per Occurrence or Loss Event	\$50,000
- Annual Aggregate	\$50,000
Property-Gard Pinnacle - Mobile Equipment Coverage - Extensions of Coverage Applicable Only to Property Coverage	
Miscellaneous Unscheduled Mobile Equipment	
Miscellaneous Unscheduled Mobile Equipment	
- any One Item	\$50,000
- Per Occurrence or Loss Event	\$100,000
Extensions of Coverage Applicable Only to Property Coverage Schedule of Individually Described Mobile Equipment	
- Per Schedule on File	\$5,882,140
Rental Reimbursement Coverage	
- Consecutive Calendar Days	60 Days

Additional Coverages	Proposed
- Limit of Insurance	\$10,000
Newly Acquired Mobile Equipment Coverage	
- Consecutive Calendar Days	120 Days
- Limit of Insurance	\$100,000
Property-Gard Pinnacle - Vehicle Coverage - Extensions of Coverage Applicable Only to Property Coverage - Miscellaneous Unscheduled Vehicles	
- Miscellaneous Unscheduled Vehicles	250 Miles
- - any One Vehicle	\$50,000
- - Per Occurrence or Loss Event	\$50,000
Extensions of Coverage Applicable Only to Property Coverage - Schedule of Individually Described Vehicles	
- Schedule on File - Loc.# all	\$10,653,636
Property-Gard Pinnacle - Margin Provision	
- Business Real Property, Business Personal Property, Extra Expenses Margin Percentage - Loc.# 3, 6, 8-20, 22-25, 27-29, 33, 36-48, 50, 58-62	120%

Deductibles/SIR	Proposed
Deductible: Property-Gard Pinnacle - Combined Dollar Deductible the Combined Dollar Deductible Shown Below Applies to the Following Location(S)	
Deductible: Combined Dollar Deductible - Loc.# all	\$50,000
Deductible: Extensions of Coverage	
Deductible: Consequential Loss Assumption Coverage - Loc.# all	Policy Deductible
Deductible: Contract Penalty Clause Coverage - Loc.# all	Policy Deductible
Deductible: Debris Removal Coverage	
Deductible: - Debris of Property Owned by Others - Loc.# all	Policy Deductible
Deductible: Extended Warranty Coverage - Loc.# all	Policy Deductible
Deductible: Fine Arts Coverage	
Deductible: - Miscellaneous Unscheduled Fine Arts - Loc.# all	
Deductible: - - any One Item, Pair or Set - Loc.# all	Policy Deductible
Deductible: - - Per Occurrence or Loss Event - Loc.# all	Policy Deductible
Deductible: - Fine Arts While at an Exhibition, Exposition, Fair, Or Trade Show - Loc.# all	Policy Deductible
Deductible: Fire Department Service Charge Coverage - Loc.# all	Policy Deductible

Deductibles/SIR	Proposed
Deductible: Installation Coverage - Loc.# all	Policy Deductible
Deductible: Mobile Communication Equipment Coverage - Loc.# all	Policy Deductible
Deductible: Money and Securities Coverage - Loc.# all	Policy Deductible
Deductible: Money Orders and Counterfeit Currency Coverage - Loc.# all	Policy Deductible
Deductible: Realty Tax Coverage - Loc.# all	Policy Deductible
Deductible: Salesperson's Samples Coverage - Loc.# all	Policy Deductible
Deductible: Tenant's Lease Agreement Coverage - Loc.# all	Policy Deductible
Deductible: Theft of Precious Commodities Coverage - Loc.# all	Policy Deductible
Deductible: Property, Business Income and Extra Expenses	
Deductible: - Communicable Disease Coverage	
Deductible: - - Per Occurrence or Loss Event - Loc.# all	Policy Deductible
Deductible: Fungus Remediation Coverage - Loc.# all	Policy Deductible
Deductible: Loss Adjustment Expense Coverage - Loc.# all	Policy Deductible
Deductible: Newly Acquired Location Coverage	Policy Deductible
Deductible: Ordinance or Law Coverage - Coverage a Through E	See Below
Deductible: Outdoor Trees, Shrubs, Plants, And Lawn Coverage	
Deductible: - Per Occurrence or Loss Event - Loc.# all	Policy Deductible
Deductible: Pollutant Cleanup Coverage	
Deductible: - Per Occurrence or Loss Event - Loc.# all	Policy Deductible
Deductible: Trade Show Coverage	Policy Deductible
Deductible: Transit Coverage	
Deductible: - Your Vehicles - Loc.# all	Policy Deductible
Deductible: - Carriers for Hire - Loc.# all	Policy Deductible
Deductible: - International Air Shipments - Loc.# all	Policy Deductible
Deductible: Unintentional Property Errors and Omissions Coverage - Loc.# all	Policy Deductible
Deductible: Unnamed Location Coverage	Policy Deductible

Deductibles/SIR	Proposed
Deductible: Utility Services Coverage - Loc.# all	
Deductible: - Business Income Deductible	24 Hours
Deductible: Property-Gard Pinnacle - Combined Dollar Deductible - Specified Causes of Loss	
Deductible: - Earth Movement - Combined Dollar Deductible - Loc.# all	\$100,000
Deductible: - Flood - Loc.# 1-2, 5, 9, 11, 13-16, 18-20, 22-25, 28, 36-42, 44-45, 47-48, 58-61	\$100,000
Deductible: Property-Gard Pinnacle - Storm Deductible Endorsement	
Deductible: - Property Damage Deductible - Loc.# all	\$50,000
Deductible: - Time Element Deductible - Loc.# all	\$50,000
Deductible: Property-Gard Pinnacle - Additional Property Insured Subject to Sublimits of Insurance	
Deductible: Streetlights & Traffics Signs - Loc.# all	\$50,000
Deductible: Golf Course Coverage	
Deductible: - Per Occurrence: Golf Course Property Other than a Designated Tree Deductible Property Damage Loss - Loc.# all	\$5,000
Deductible: - Per Occurrence or Loss Event - Deductible Property Damage Loss	\$1,000
Deductible: Extensions of Coverage Applicable Only to Business Income and Extra Expense Coverage	
Deductible: - Per Occurrence or Loss Event - Deductible Time Element Loss	24 Hours
Deductible: Property Insured - Deductible Per Accident	Follows Applicable Deductible
Deductible: Time Element Loss - Deductible Per Accident	Follows Applicable Deductible
Deductible: Perishable Stock - Deductible Per Accident	5%
Deductible: Time Element Loss - Minimum Time Element Deductible	\$50,000
Deductible: Perishable Stock - Minimum Time Element Deductible	\$50,000

Deductibles/SIR	Proposed
Deductible: Property-Gard Pinnacle - Crisis Management Coverage - Extensions of Coverage Applicable Only to Business Income and Extra Expense Coverage	
Deductible: Crisis Event Business Income and Extra Expense Coverage	
Deductible: - Per Occurrence or Loss Event - Deductible Time Element Loss	24 Hours
Deductible: - Per Occurrence or Loss Event - Minimum Time Element Deductible	\$50,000
Deductible: Property-Gard Pinnacle - Municipality Extension Endorsement - Extension of Coverage Applicable Only to Property Coverage	
Deductible: Commandeered Property Coverage	
Deductible: - Per Occurrence or Loss Event - Deductible Property Damage Loss	\$50,000
Deductible: Property-Gard Pinnacle - Mobile Equipment Coverage - Extensions of Coverage Applicable Only to Property Coverage Miscellaneous Unscheduled Mobile Equipment	
Deductible: Miscellaneous Unscheduled Mobile Equipment	
Deductible: - Per Occurrence or Loss Event - Deductible	\$50,000
Deductible: Extensions of Coverage Applicable Only to Property Coverage Schedule of Individually Described Mobile Equipment	
Deductible: - Per Schedule on File	\$50,000
Deductible: Newly Acquired Mobile Equipment Coverage	\$50,000
Deductible: Mobile Equipment Subject to Deductible for Storm, Flood, And Earth Movement Perils	\$150,000
Deductible: Property-Gard Pinnacle - Vehicle Coverage - Extensions of Coverage Applicable Only to Property Coverage - Miscellaneous Unscheduled Vehicles	
Deductible: - Miscellaneous Unscheduled Vehicles	
Deductible: - - Per Occurrence or Loss Event	\$50,000

Deductibles/SIR	Proposed
Deductible: Extensions of Coverage Applicable Only to Property Coverage - Schedule of Individually Described Vehicles	
Deductible: - Schedule on File - Loc.# all	\$50,000
Deductible: Vehicles Subject to Deductible for Storm, Flood, And Earth Movement Perils	\$150,000

Valuations	Proposed
Actual Cash Value	Miscellaneous Unscheduled Mobile Equipment - Per Occurrence or Loss Event
Actual Cash Value	Extensions of Coverage Applicable Only to Property Coverage Schedule of Individually Described Mobile Equipment - Per Schedule on File
Actual Cash Value	Property-Gard Pinnacle - Vehicle Coverage - Miscellaneous Unscheduled Vehicles
Actual Cash Value	Extensions of Coverage Applicable only to Property Coverage Schedule of Individually Described Vehicles - Schedule on file - Loc.# All
Actual Cash Value	Property-Gard Pinnacle - Roof Covering - Valuation and Cosmetic Damage Exclusion Endorsement - all Covered Causes of Loss - Loc.# 1-3, 5-6, 8-20, 22-25, 27-29, 36-39, 42-48, 50, 58-63, 65

Coinsurance	Proposed
Coinsurance	Property - No Coinsurance Applies

Endorsements (including but not limited to)
Property-Gard Pinnacle Coverage Form - 250000 01 13
Property-Gard Pinnacle - Combined Dollar Deductible - 250033 01 13
Property-Gard Pinnacle - Additional Covered Causes of Loss - 250001 01 13
Property-Gard Pinnacle - Combined Dollar Deductible - Specified Causes of Loss - 250065 01 13
Property-Gard Pinnacle - Storm Deductible Endorsement - 250004 01 13
Property-Gard Pinnacle - Additional Property Insured Subject to Sublimits of Insurance - 250011 01 13
Property-Gard Pinnacle - Additional Property not Insured - 250012 01 13
Property-Gard Pinnacle - Green Coverage Endorsement - 250031 01 13
Property-Gard Pinnacle - Golf Course Extension Endorsement - 250042 10 22
Property-Gard Pinnacle - Equipment Breakdown Coverage Endorsement - 250048 01 13
Property-Gard Pinnacle - Crisis Management Coverage - 250062 10 22
Property-Gard Pinnacle - Municipality Extension Endorsement - 250063 01 13
Property-Gard Pinnacle - Mobile Equipment Coverage - 250131 10 17
Property-Gard Pinnacle - Vehicle Coverage - 250132 10 17
Property-Gard Pinnacle - Margin Provision - 250150 10 22

Endorsements (including but not limited to)

Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act) - 145927 01 15

Property Coverage Section - Declarations

Property-Gard Pinnacle - Indiana State Exception Endorsement - 250079 01 13

Property-Gard Pinnacle - Blanket Mortgage Holder or Loss Payee Provisions - 250126 01 15

Exclusions (including but not limited to)

Government Action Exclusion

War Exclusion

Nuclear Hazard, Power Failure

Property-Gard Pinnacle - Roof Covering - Valuation and Cosmetic Damage Exclusion Endorsement - 250139 10 17

Property-Gard Pinnacle - Conditional Vacancy Exclusion - 250050 01 13

Perils Covered:

Type	Description
Special Form Perils	Applies

Binding Requirements:**Description**

Subject to:

- Signed TRIA Form

Other Significant Terms and Conditions/Restrictions:**Description**

Property \$108,736

Earthquake \$3,228

Flood \$7,012

Equipment Breakdown \$10,330

Certified Terrorism \$3,263

Property Coverage Section – Declarations - if One or More Numbers are Shown in the Location(S) Column of These Declarations, Then Each Number Represents that Specific Location(S) as Displayed on the Location Schedule. If the Word "all" is Shown in the Location(S) Column, Then Such Word Means all Locations as Displayed on the Location Schedule.

Business Income and Extra Expense Coverage Includes Ordinary Payroll Unless Limited or Excluded Below: Ordinary Payroll
- Exclude Ordinary Payroll - Yes

Newly Acquired Location Coverage Applies

Unnamed Location Coverage Applies

Overhead Transmission Lines and Equipment: Excluded

Coverage is Replacement Cost Unless Otherwise Noted.

The Cosmetic Damage Exclusion Applies to the Following - Loc.# All

Package – Methane Plant (Property, General Liability)

Carrier Information	Proposed
Policy Term	1/1/2026 - 1/1/2027
Carrier	Federal Insurance Company
A.M. Best Rating	A++ XV
Admitted/Non-Admitted	Admitted
Payment Plan	Annual
Payment Method	Agency Bill

Premium & Exposures	Proposed
Premium	\$97,563.00

Liability Standard Coverages	Proposed
General Aggregate Limit - (Products and Completed Operations are subject to the General Aggregate)	\$2,000,000
Advertising Injury and Personal Injury Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Medical Expenses Limit	\$10,000
Damage to Premises Rented to You Limit	\$1,000,000

Property Standard Coverages	Proposed
Building - Loc.# 1	\$137,772
Automatic Increase in Limits - Loc.# 1	4%
Personal Property - Loc.# 1	\$4,588,153
Automatic Increase in Limits - Loc.# 1	4%
Debris Removal Expense - Loc.# 1	\$1,000,000
Pollutant Clean-Up or Removal - Loc.# 1	\$100,000
Ordinance or Law Sub Limit - Loc.# 1	\$100,000
Machinery Breakdown	Included
Earthquake:	
Policy Annual Aggregate Limit	\$4,375,857
Earthquake: - Loc.# 1	
Premises Annual Aggregate Limit - Loc.# 1	\$4,375,857
Per Occurrence Limit - Loc.# 1	\$4,375,857
Flood:	
Policy Annual Aggregate Limit	\$4,375,857
Flood: (Inundation, Back-Up and Mud Flow Included): Loc.# 1	
Premises Annual Aggregate Limit Loc.# 1	\$4,375,857
Per Occurrence Limit Loc.# 1	\$4,375,857

Additional Coverages	Proposed
All Premises Coverages; All Additional Coverages; And Debris Removal Coverage and all Premises, Unless Corresponding Specific Information is Shown as Applicable to a Specific Premises or Coverage	Extended Period: 12 Month
Additional Coverages – Specific Limits:	
Prohibition of Access:	
Per Occurrence Limit	\$50,000
Annual Aggregate Limit	\$100,000
Blanket Limit of Insurance - Accounts Receivable, Electronic Data Processing Property, Fine Arts, Leasehold Interest - Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest, Leasehold Interest - Undamaged Tenant's Improvements & Betterments, Non-Owned Detached Trailers, Outdoor Trees, Shrubs, Plants or Lawns, Pair and Set, Public Safety Service Charges, Research and Development Property, Valuable Papers	\$250,000
Additional Property Coverages: The Following Additional Coverages Apply Separately at Each of Your Premises:	
Any Other Location:	
Accounts Receivable	\$50,000
Building Components	\$50,000
Electronic Data Processing Property	\$50,000
Fine Arts	\$50,000
Personal Property	\$50,000
Research and Development Property	\$50,000
Valuable Papers	\$50,000
Debris Removal:	
Premises Shown in the Declarations	\$100,000
Any Other Location	\$25,000
In Transit	\$25,000
Deferred Payments	\$25,000
Exhibition, Fair or Trade Show:	
Electronic Data Processing Property	\$50,000
Fine Arts	\$50,000
Personal Property	\$50,000
Extra Expense	\$100,000
Fungus Clean-up or Removal	\$25,000
Installation:	
Any Job Site	\$25,000
In Transit	\$25,000
In Transit:	
Accounts Receivable	\$25,000
Building Components	\$25,000
Electronic Data Processing Property	\$50,000
Fine Arts	\$25,000
Personal Property	\$25,000
Valuable Papers	\$25,000

Additional Coverages	Proposed
Loss of Master Key	\$15,000
Loss Prevention Expenses	\$15,000
Mobile Communication Property (Greater than 1,000 Feet from a Premises Shown in the Declarations)	\$15,000
Money & Securities:	
On Premises	\$15,000
Off Premises	\$15,000
Personal Property of Employees	\$100,000
Pollutant Clean-up or Removal	\$25,000
Preparation of Loss Fees	\$10,000
Newly Acquired Premises or Newly Acquired or Constructed Property:	
Building	\$2,500,000
Personal Property	\$1,000,000
Personal Property at Existing Premises	\$100,000
Electronic Data Processing Equipment	\$1,000,000
Electronic Data	\$50,000
Communication Property	\$50,000
Fine Arts	\$25,000

Deductibles/SIR	Proposed
All Premises Coverages; All Additional Coverages; And Debris Removal Coverage and all Premises, Unless Corresponding Specific Information is Shown as Applicable to a Specific Premises or Coverage	\$100,000
Earthquake: - Loc.# 1 Property Damage Per Premises/Per Occurrence Dollar Deductible	\$100,000
Flood - Loc.# 1 :	
- Per Premises/Per Occurrence Waiting Period (Normal Business Hours)	48 Hours
- Per Premises/Per Occurrence Dollar Deductible	\$500,000

Valuations	Proposed
Replacement Cost	Cost of Replacement at any Location, Replacement Cost on Personal Property of Others, Business Personal Property You Lease and Personal Property of Employees, Replacement Cost on Research and Development Property if repaired, replaced or reproduced, 24 Months to Decide to Repair or Replace
Selling Price	Finished Stock and Sold Personal Property

Valuations	Proposed
Actual Cash Value	Valuation on Tenants' I & B when not Replaced – ACV

Endorsements (including but not limited to)
Supplementary Declarations Property (\$250K) - 42-02-1611 01-15
Boiler And Machinery Coverage - 42-02-1633 04-10
Power Property Extension - 42-02-2424 04-10
Addl Peril-Flood Limit/Ded Or WTNG Per Prem/Occ - 42-02-2448 04-10
Property Declarations - 80-02-0005 01-18
Fungus Clean Up Or Removal Prem Coverage Amended - 80-02-0177 02-22
Malicious Programming And System - Def Amend - 80-02-0459 11-23
Building And Personal Property - 80-02-1000 06-05
Electronic Data Processing Property - 80-02-1017 07-03
Extra Expense - 80-02-1018 07-03
Accts Rec, Fine Arts, Money & Sec, Val Papers - 80-02-1048 07-03
Property/Bi Conditions & Definitions - 80-02-1097 06-05
ADD'L Peril - Eq Limit/Ded Or Waiting Period - 80-02-1303 10-06
Ord Or Law & Existing Green Standards LPB - 80-02-5250 06-08
Additional Coverage Added - Prohibition Of Access - 80-02-5357 01-15
Auto Increase In Limits Provision Amended - 80-02-5702 10-22
Important Notice-Ny Loc Inspections - 99-10-0996 04-18
How To Report A Loss - 80-02-9001 06-98
Common Policy Conditions - 80-02-9090 06-05
In Manda Cancellation & When We Do Not Renew - 80-02-9770 09-21
Cond - Civil Unions Or Domestic Partnerships - 80-02-9790 03-12
Insuring Agreement - 80-02-9800 12-08
Notice To Policyholders - Indiana - 80-10-9108 06-95
Notice To Policyholders-TRIPRA - 99-10-0732 01-15
Important Notice - OFAC - 99-10-0792 09-04
AOD Policyholder Notice - 99-10-0872 06-07

Exclusions (including but not limited to)
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure
Malicious Programming Exclusion Added - 80-02-0081 03-20
Exclusion Of Certified Acts-Incl. Ensuing Fire - 80-02-1660 01-15
Virus, Bacteria Or Microorganism Exclusion Added - 80-02-2209 07-20
General Liability - War and Nuclear Hazard
General Liability - Mold / Fungus
General Liability - Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability - Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability - Employment Related Practices Exclusion
General Liability - Liquor Liability Exclusion

Exclusions (including but not limited to)
General Liability - Aircraft Products Exclusion
General Liability - Professional Liability Exclusion
General Liability - Real Property in Your Care, Custody, and Control Exclusion
General Liability - Absolute Asbestos Exclusion
General Liability - Absolute Lead Exclusion
General Liability - Exclusion - Failure To Supply - 42-02-1666 10-01
General Liability - Exclusion - Violation Of Laws Address. Data Privacy - 80-02-0445 06-23
General Liability - Exclusion - Total Pollution - 80-02-2397 04-01
General Liability - Exclusion Of Certified Acts Of Terrorism - 80-02-6400 01-15
General Liability - Exclusion-Professional Liability, Total - 80-02-6428 08-04
General Liability - Exclusion -Recording/Distributing Material/Information Violation Of Law - 80-02-6528 06-23
General Liability - Exclusion Asbestos, Silica, Sim COMPD INCL Mixed Dust - 80-02-6552 05-05
General Liability - Exclusion - Intellectual Property Laws Or Rights - 80-02-8290 05-10
General Liability - Exclusion - Loss Of Use Electronic Data - 80-02-8423 04-12
General Liability - Exclusion -Alcoholic Beverage Type Businesses - 80-02-8425 01-14
General Liability - Exclusion -Access/Disclose CONFID. Pers Info. Ai-Pi - 80-02-8559 06-23
General Liability - War - Exclusion - 80-02-8636 11-17

Perils Covered:

Type	Description
Special Form Perils	Applies

Binding Requirements:

Description
Subject to:
- Signed TRIA Form
- Signed Building Registrant Owner Form

Other Significant Terms and Conditions/Restrictions:

Description
Total Premium includes TRIA Premium of \$1,990; and Machinery Breakdown Included in Property

Additional Coverages	Proposed
Non owned watercraft	less than 40 feet

Defense Limitations	Proposed
	Defense is in addition to the limits of liability

Description	Renewal Basis	Renewal Exposure
Individual Power Production Electric (Base Load) - Premises and Operations, Premises 1	KWH	1,641,000

Binding Requirements:

Description
Subject To:
-Signed TRIA Form
-Building Registrant Owner Form

Other Significant Terms and Conditions/Restrictions:

Description
Total Premium Includes TRIA Premium Of \$150
New subsidiaries, including unscheduled partnerships, joint ventures, professional corporations and limited liability companies automatically included as Insureds from date of acquisition/formation for 120 days to end of policy period, whichever comes first
Reporting period for Medical Expenses protection is three (3) years from date of accident

Cyber & Internet Liability

Carrier Information	Proposed
Policy Term	12/31/2025 - 12/31/2026
Carrier	Houston Casualty Company
A.M. Best Rating	A++ XV
Admitted/Non-Admitted	Non-Admitted
Payment Plan	Payment Due in full within 30 Days of binding
Payment Method	Agency Bill

Premium & Exposures	Proposed
Premium	\$25,365.00
Surplus Lines Tax	\$646.63
- Broker Fee - RPS	\$500.00
Carrier Fees - Policy Fee	
TRIA	Included
Minimum Type	None
Estimated Cost	\$26,511.63

Standard Coverages	Proposed
Maximum Policy Aggregate Limit	\$3,000,000
Limits Per Insuring Agreement	
Third Party Liability Insuring Agreements	
Multimedia Liability Coverage	\$3,000,000/\$3,000,000
Security and Privacy Liability Coverage	\$3,000,000/\$3,000,000
Privacy Regulatory Defense and Penalties Coverage	\$3,000,000/\$3,000,000
PCI DSS Liability Coverage	\$3,000,000/\$3,000,000
Bodily Injury Liability Coverage	\$250,000/\$250,000
Property Damage Liability Coverage	\$50,000/\$50,000
TCPA Defense Coverage	\$50,000/\$50,000
First Party Insuring Agreements	
Breach Event Costs Coverage	\$3,000,000/\$3,000,000
Post Breach Remediation Costs Coverage	\$25,000/\$25,000
Brand-Guard Coverage	\$3,000,000/\$3,000,000
System Failure Coverage	\$3,000,000/\$3,000,000
Dependent System Failure Coverage	\$3,000,000/\$3,000,000
Cyber Extortion Coverage	\$3,000,000/\$3,000,000
Cyber Crime Coverage	
A. Financial Fraud Sublimit	\$250,000/\$250,000
B. Telecommunications and Utilities Fraud Sublimit	\$250,000/\$250,000
C. Phishing Fraud Sublimits	

Standard Coverages	Proposed
1. Your Phishing Fraud Loss Sublimit	\$250,000/\$250,000
2. Client Phishing Fraud Loss Sublimit	\$250,000/\$250,000
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$250,000
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$250,000
Bricking Loss Coverage	\$3,000,000/\$3,000,000
Property Damage Loss Coverage	\$50,000/\$50,000
Reward Expenses Coverage	\$50,000/\$50,000
Court Attendance Costs Coverage	\$25,000/\$25,000
Breach Event Costs Outside the Limit Enhancement	Included
BrandGuard Coverage - Period of Indemnity	6 months
System Failure Coverage - B. Non-Physical Business Interruption - Period of Restoration	6 months
Dependent System Failure Coverage - B. Non-Physical Business Interruption - Period of Indemnity	4 months

Additional Coverages	Proposed
Biometric Claims Sub-Limit - Each Biometric Claim	\$250,000
Biometric Claims Sub-Limit - Aggregate	\$250,000
Dependent System Failure Non-IT Service Provider - Non-IT Service Provider Sublimit	To Match Limit Selected
Crypto-jacking Sublimit: Each Claim	\$1,000,000
Crypto-jacking Sublimit: Aggregate	\$1,000,000

Optional Coverages	Proposed
Option 2 - Premium - \$12,000; Aggregate Deductible - \$30,000; Deductible - \$10,000	\$1,000,000
Option 3 - Premium - \$19,000; Aggregate Deductible - \$30,000; Deductible - \$10,000	\$2,000,000

Deductibles/SIR	Proposed
Deductibles: Netguard Plus Aggregate Deductible	\$30,000
Deductibles: Deductible Per Insuring Agreement:	
Deductibles: Multimedia Liability Coverage	\$10,000 Each Claim

Deductibles/SIR	Proposed
Deductibles: Security and Privacy Liability Coverage	\$10,000 Each Claim
Deductibles: Privacy Regulatory Defense and Penalties Coverage	\$10,000 Each Claim
Deductibles: PCI DSS Liability Coverage	\$10,000 Each Claim
Deductibles: Bodily Injury Liability Coverage	\$10,000 Each Claim
Deductibles: Property Damage Liability Coverage	\$10,000 Each Claim
Deductibles: TCPA Defense Coverage	\$10,000 Each Claim
Deductibles: Breach Event Costs Coverage	\$10,000 Each Claim
Deductibles: Post Breach Remediation Costs Coverage	\$10,000 Each Claim
Deductibles: Brand-Guard Coverage - Waiting Period	2 Weeks
Deductibles: System Failure Coverage	
Deductibles: A. Data Recovery Deductible	\$10,000 Each Claim
Deductibles: B. Non-Physical Business Interruption - Waiting Period	8 Hours
Deductibles: Dependent System Failure Coverage	
Deductibles: A. Data Recovery Deductible	\$10,000 Each Claim
Deductibles: B. Non-Physical Business Interruption - Waiting Period	12 Hours
Deductibles: Cyber Extortion Coverage	\$10,000 Each Claim
Deductibles: Cyber Crime Coverage	\$10,000 Each Claim
Deductibles: Bricking Loss Coverage	\$10,000 Each Claim
Deductibles: Property Damage Loss Coverage	\$10,000 Each Claim
Deductibles: Reward Expenses Coverage	\$10,000 Each Claim
Deductible: Biometric Claims	To Match Option Selected
Deductible: Crypto-jacking	To Match Option Selected

Defense Limitations	Proposed
	The Limits of Liability for the Third Party Liability Insuring Agreements Include Defense

Form Type	Proposed
Form Type	Third Party Liability Insuring Agreements - Claims Made and Reported Coverage
Form Type	First Party Insuring Agreements - Event Discovered and Reported Coverage
Form Type	Biometric Claims Sublimit - Claims Made and Reported
Retroactive Date	Biometric Claims Sublimit - Full Unknown Prior Acts
Form Type	Cyber Liability - Claims Made and Reported Coverage
Retroactive Date	Cyber Liability - None; Full Prior Acts Coverage

Definition Of Claim:

"Claim" means:

(a) with respect to Multimedia Liability Coverage and Security and Privacy Liability Coverage only:

- i. a written demand made against an Insured for Damages or non-monetary relief;
- ii. a written request received by an Insured to toll or waive a statute of limitations relating to legal proceedings against an Insured; or
- iii. the service of a civil lawsuit or the institution of arbitration or other alternative dispute resolution proceedings against an Insured seeking Damages, a temporary restraining order or a preliminary or permanent injunction;

(b) with respect to Privacy Regulatory Defense and Penalties Coverage only, a Privacy Regulatory Proceeding;

(c) with respect to PCI DSS Liability Coverage only, a PCI DSS Demand;

(d) with respect to Bodily Injury Liability Coverage only, a Bodily Injury Claim;

(e) with respect to Property Damage Liability Coverage only, a Property Damage Claim;

(f) with respect to TCPA Defense Coverage only, a TCPA Claim;

(g) with respect to Breach Event Costs Coverage only, written notice from an Executive to the Company of an Adverse Media Report, Security Breach or Privacy Breach;

(h) with respect to Post Breach Remediation Costs Coverage only, a written request by an Executive to the Company for indemnification of Post Breach Remediation Costs;

(i) with respect to BrandGuard Coverage only, written notice from an Executive to the Company of a Security Breach or Privacy Breach;

(j) with respect to System Failure Coverage only, written notice from an Executive to the Company of a System Failure;

(k) with respect to Dependent System Failure Coverage only, written notice from an Executive to the Company of a Dependent System Failure;

(l) with respect to Cyber Extortion Coverage only, written notice from an Executive to the Company of a Cyber Extortion Threat;

(m) with respect to Cyber Crime Coverage: Financial Fraud only, written notice from an Executive to the Company of Financial Fraud;

(n) with respect to Cyber Crime Coverage: Telecommunications and Utilities Fraud only, written notice from an Executive to the Company of Telecommunications Fraud or Utilities Fraud;

(o) with respect to Cyber Crime Coverage: Phishing Fraud only, written notice from an Executive to the Company of Phishing Fraud or Client Phishing Fraud;

(p) with respect to Bricking Loss Coverage only, written notice from an Executive to the Company of a Bricking Event;

Definition Of Claim:

(q) with respect to Property Damage Loss Coverage only, written notice from an Executive to the Company of an Occurrence;

(r) with respect to Reward Expenses Coverage only, a written request by an Executive to the Company for indemnification of Reward Expenses; and

(s) with respect to Court Attendance Costs Coverage only, a written request by an Executive to the Company for indemnification of Court Attendance Costs.

A Claim under Multimedia Liability Coverage or Security and Privacy Liability Coverage shall not include a Privacy Regulatory Proceeding, PCI DSS Demand or TCPA Claim

A Claim under any Third Party Liability Insuring Agreement of this Policy will be deemed to have been first made against an Insured when any Insured first receives written notice of such Claim.

A Claim under any First Party Insuring Agreement of this Policy will be deemed to have been first made when the Company first receives written notice of Such Claim

Incident/Claim Reporting Provision:

Immediately report all claim to the carrier per instructions provided

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (30) days of the expiration date. The cost of this extended reporting period is 100%% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (60) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)

Amendment of Other Insurance Provisions: Excess Insurance - NGP1082-52020

Biometric Claims Sublimit - NGP1077-122023

Dependent System Failure Non-IT Service Provider Sublimit - NGP1115-112023

Policyholder Disclosure Notice of Terrorism Insurance Coverage - NGP1076-42020

Service of Suit - NGP1075-42020

RPS Cyber Amendatory - NGP1124-82024

Cyber Crime Amendatory Undelivered Goods or Services - NGP1142-122024

Crypto-jacking Sublimit - NGP1145-22025

Cyber Extortion Amendatory: Pay on Behalf - NGP1146-52025

Net-Guard Policy - NGP 1000 (4.2020)

Exclusions (including but not limited to)

Nuclear Incident Exclusion - NGP1078-52020

War and Cyber Operation Exclusion - NGP1109-102023

Binding Requirements:**Description**

Subject To:

- A Signed Application, Dated Within 45 Days of the Effective Date, Also Updated to Reflect a "None to Report" Answer to Question #11C. Otherwise, Please Immediately Forward Notice and Complete Details of all Claims, Suits, Demands or Incidents

Binding Requirements:

Description

that Have Occurred in the past 12 Months. Please Note that our Terms are Based on a "None to Report" Answer Only.

- Does the Applicant use an Endpoint Detection and Response (EDR) Tool that Includes Centralized Monitoring and Logging of all Endpoint Activity Across Their Enterprise?

(Please Note Terms Assume Favorable EDR. Question #7D on the Application Notes not in Place. If EDR is not in Place, Terms are no Longer Valid and Restrictions Will Need to be Added.)

Other Significant Terms and Conditions/Restrictions:

Description

Total Premium Includes TRIA Premium of 1%.

KNOWLEDGE DATE - December 31, 2024

Property – Clubhouse & Amphitheater

Carrier Information	Proposed
Policy Term	1/1/2026 - 1/1/2027
Carrier	AXIS Surplus Insurance Company
Admitted/Non-Admitted	Non - Admitted
Payment Plan	Payment due in full within 30 days of binding
Payment Method	Agency Bill

Premium & Exposures	Proposed
Premium	\$68,750.00
Surplus Lines Tax	\$1,718.75
Minimum Earned percent	25%
TRIA – Optional	\$3,750.00
Estimated Cost	\$70,468.75

Standard Coverages	Proposed
Policy Limit	\$5,000,000
Sub-Limit: Pollution clean up & Removal	\$10,000 Annual Aggregate Per Occurrence and part of not in addition to policy limits

Deductibles/SIR	Proposed
Deductible	\$50,000 Per Occurrence

Valuation	Limitations
Actual Cash Value	Property, Personal Property & Mobile Equipment

Coverage Type	Description
Basic Perils	Blanket

Exclusions (including but not limited to)
Asbestos, Mold/Fungus, Terrorism, Cyber, Pollutin, Nuclear, Biological, Chemical

Optional Coverage

Coverage Type	Limit	Valuation	Premium
Basic Perils	\$15,020,987 per occurrence, per schedule	Actual Cash Value	\$105,000 + taxes/fees

*Carrier Concerns: \$3,000 / sq. ft. Valuation, *Sprinklers Disconnected*. Full valuation requested on a building scheduled to be taken down. Vacant. Additional information needed to finalize quote.

Excess Workers' Compensation – 2 year policy

Carrier Information	Proposed
Policy Term	1/1/2025 - 1/1/2027
Carrier	Arch Insurance Company
A.M. Best Rating	A+ XV
Admitted/Non-Admitted	Admitted
Payment Plan	Payment due in full within 30 days of renewal
Payment Method	Agency Bill

Premium & Exposures	Proposed
Premium	\$93,797.00
Exposure / TIV	\$9,901,532
Rate	0.9473
TRIA	Included
Minimum Type	Minimum Earned Premium
Estimated Cost	\$93,797.00

States
States Covered: IN
States Excluded: OH, ND, WA, WY
Extraterritorial Jurisdictions:

Standard Coverages	Proposed
Coverage A - Workers' Compensation	Statutory
Part Two – Excess Employers Liability Insurance Combined:	
-	
- Your Retained Limit - Each Accident	\$500,000
- Your Retained Limit – Disease, Each Employee	\$500,000
- Your Retained Limit - Each Accident	\$750,000 Police & Fire
- Your Retained Limit – Disease, Each Employee	\$750,000 Police & Fire
A. Part One - Excess Workers Compensation Insurance	
- Our Limit of Liability - Each Accident	Statutory
- Our Limit of Liability - Disease, Each Employee	Statutory
B. Part Two – Excess Employers Liability Insurance	
- Our Limit of Liability - Each Accident	\$1,000,000
- Our Limit of Liability - Disease, Each Employee	\$1,000,000
- Our Limit of Liability – Aggregate	\$1,000,000

Deductibles/SIR	Proposed
Retention	\$500,000/\$750,000 Police and Fire

Endorsements (including but not limited to)
Installment of Estimated Premium Endorsement (if Two Year Option Selected)
Losses Redefined to Include Allocated Loss Adjustment Expenses Endorsement
Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
Extension of Notice of Cancellation
Indiana Amendatory Endorsement
Indiana Important Notice
Indiana Notice to Policyholders

Exclusions (including but not limited to)
Owners or Officers
Bodily Injury to an Employee While Employed in Violation of Law
Bodily Injury Intentionally Caused by Insured
Longshore & Harbor Workers' Act
Federal Employers' Liability Act
Assumptions under Contract

Auditable Exposures:

State	Description	Expiring Rate per \$100	Expiring Exposure	Rate per \$100	Renewal Exposure
IN	per \$100 of Payroll based	\$.9473	\$9,901,532	\$.9473	\$9,901,532

Premium Summary

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

<i>Line of Coverage</i>		<i>Expiring</i>	<i>Proposed</i>
		Underwriters at Lloyd's, London	Underwriters at Lloyd's London, Endurance Worldwide Insurance Limited, United Specialty Insurance Company
Ambridge Package	Premium	\$320,000.00	\$345,000.00
	Estimated Cost*	\$328,000.00	\$353,625.00
	Change (\$)	-	\$25,625.00
	Change (%)	-	8%
		Arch Insurance Group	Fireman's Fund Insurance Company
Property	Premium	\$119,936.00	\$129,306.00
	Estimated Cost*	\$119,936.00	\$129,306.00
	Change (\$)	-	\$9,370.00
	Change (%)	-	5%
		Federal Insurance Company	Federal Insurance Company
Package – Methane Plant	Premium	\$92,897.00	\$97,563.00
	Estimated Cost*	\$92,897.00	\$97,563.00
		Beazley Surplus Lines Ins.	AXIS Surplus lines ins.
Package – Clubhouse & Amphitheater	Premium	\$75,000.00	\$68,750.00
	Estimated Cost*	\$76,875.00	\$70,458.75
		Houston Casualty Company	Houston Casualty Company
Cyber & Internet Liability	Premium	\$25,365.00	\$25,365.00
	Estimated Cost*	\$26,511.63	\$26,511.63
		Arch Insurance Company	Arch Insurance Company
Excess Workers' Compensation	Premium	\$93,797.00	\$93,797.00
	Estimated Cost*	\$93,797.00	\$93,797.00
	Exposure / TIV	\$9,901,532	\$9,901,532
	Rate	0.9473	0.9473
Agency Bill Administration Fee		N/A	\$500.00
Gallagher Service Fee		\$86,127.00	\$88,711.00
Total Program Cost		\$824,144.58	\$860,482.38

*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Quote from **Houston Casualty Company (Tokio Marine Holdings, Inc.)** is valid until **12/31/2025**

Quote from **Underwriters at Lloyd's London, Endurance Worldwide Insurance Limited, etc...** is valid until **12/31/2025**

Quote from **Fireman's Fund Insurance Company (Allianz SE)** is valid until **1/1/2026**

Quote from **Arch Insurance Company (Arch Insurance Group)** is valid until **1/1/2026**

Quote from **Federal Insurance Company (Chubb Group of Insurance Companies)** is valid until **1/1/2026**

Where permitted by law, Gallagher may assess a \$100 Agency Bill Administration Fee on all new and renewal policy placements where Gallagher is responsible for collecting client premium and remitting payment to insurance carriers and other third parties. In connection with such billing obligations, Gallagher assumes additional administrative, financial and compliance obligations that introduce significant risks to Gallagher's business. Should you change to direct bill, where available, or premium finance the transaction, you will not incur the Agency Bill Administration Fee.

Gallagher is responsible for the placement of the following lines of coverage:

Ambridge Package – General Liability, auto Liability, Crime

Property - Property / APD/ Boiler & Machine

Package – Methane Plant

Cyber & Internet Liability

Excess Workers' Compensation

Other - Environmental Liability

Property - Clubhouse & Amphitheater

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Property Estimator Disclaimer

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Gallagher is not required to provide Services to you if Gallagher reasonably considers that to do so would put Gallagher in breach of, or would expose Gallagher or its affiliates to fines, penalties or sanctions under any laws, regulations, professional rules or, in Gallagher's sole opinion, you have breached a term/the terms of the Policies. In such circumstances, Gallagher will be entitled to terminate its Services with immediate effect. In the event that Gallagher exercises its right to terminate its Services with immediate effect, Gallagher will not be responsible or liable to you for any direct or indirect loss which you or any other party may suffer as a result.

Please be aware that Gallagher is generally restricted from providing broking, claims handling or other services that relate to Cuba and Iran, including due to significant difficulties in processing payments and other commercial and reputational considerations.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information (including transfers outside the United States in compliance with applicable laws) to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law. The parties agree that confidential information does not include aggregate, anonymized or de-identified data. In addition, we may also utilize your aggregated, anonymized, or de-identified information in connection with benchmarking, risk modeling and other data analytics, service or product improvements, and offerings, and similar business purposes. You further agree we may use your information with artificial intelligence or other automated applications for the purposes of improving or delivering our services to you.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("Dispute"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in

court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("Notice") of the claim to the other party and to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Client Signature Requirements

Coverages for Consideration

Overview

Gallagher recommends that you consider purchasing the following additional coverages for which you have exposure. A Proposal for any of the coverages below can be provided.

- Active Assailant

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our insurance Proposals. If you are interested in pursuing additional coverages other than those listed above, please list the additional coverages in the Client Authorization to Bind.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 12/9/2025, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Ambridge Package Underwriters at Lloyd's London, Endurance Worldwide Insurance Limited, United Specialty Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Property Arch Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Property
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Package – Methane Plant Federal Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Package
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Package clubhouse Axis Surplus lines
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Package
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Cyber & Internet Liability
<input type="checkbox"/> Option # 1	Houston Casualty Company - \$3,000,000 Limit
<input type="checkbox"/> Option # 2	Houston Casualty Company - Option 2 - Premium - \$12,000; \$1,000,000 Limit
<input type="checkbox"/> Option # 3	Houston Casualty Company - Option 3 - Premium - \$19,000; \$2,000,000 Limit
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Cyber & Internet Liability
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Excess Workers' Compensation Arch Insurance Company
Included*	TRIA - Excess Workers' Compensation

*For this coverage, TRIA cannot be rejected

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Other Coverages to Consider

☐ Active Assailant

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

Coverage Amendments and Notes:

Fee Breakdown:

Agency Bill Administration Fee: \$500

By signing below, you are acknowledging that the fee listed above is fully earned and is NOT refundable. The fee is due and payable within thirty (30) days of your execution below. Any placements that require the payment of additional state or federal taxes and/or fees are the client's responsibility.

You further acknowledge and agree that the Proposal, this Client Authorization to Bind Coverage (including this agreement concerning the above referenced fee) reflect your understanding of the services to be provided by Gallagher as they have been discussed with and fully disclosed to you, and the above fee is consistent with your understanding. Any disputes arising out of the Proposal, this Client Authorization to Bind Coverage and/or the performance of services by Gallagher shall be governed by the laws of the State of Illinois.

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: _____
Print Name

Title

Signature

Date: _____

Appendix

Compensation Disclosure Schedule

Client Name: Town of Munster

Coverage	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name ¹	Est. Annual Premium ²	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Arch Package	Underwriters at Lloyd's London Endurance Worldwide Insurance Limited United Specialty Insurance Company (State National Companies)	Ambridge Partners LLC	\$349,000.00	
Property	Arch Insurance Company (Allianz SE)	N/A	\$129,306.00	
Package – Methane Plant	Federal Insurance Company	N/A	\$93,937.00	
Cyber & Internet Liability	Houston Casualty Company (Tokio Marine Holdings, Inc.)	Risk Placement Services	\$25,365.00	11.66 % + \$500.00
Package – clubhouse	AXIS Surplus lines Ins Co.	Risk Placement Services	\$68,750.00	7.5%
Excess Workers' Compensation	Arch Insurance Company (Arch Insurance Group)	N/A	\$93,797.00	

1 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

2 If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

Note: When placing business with insurance companies, Gallagher Companies receive commission based on negotiated contractual terms with those carriers. The commission rate is a percentage of the premium excluding taxes and fees. Major lines of coverage, and their typical range of commissions are listed below. If you wish to receive more details on actual compensation paid to Gallagher Companies, please contact your Gallagher representative.

- | | | |
|---|------------------------------------|--|
| ▪ Accident & Health: 15-25% | ▪ Property: 15-22% | ▪ Package / Business Owners Package: 15-16.8% |
| ▪ Aviation: 14-15% | ▪ Inland Marine: 20-22.5% | ▪ Workers Compensation: 8-11% |
| ▪ Contract Bonds: 20-30% | ▪ Ocean Marine: 15-17.5% | ▪ All Other Commercial: 10-20% |
| ▪ All Other Bonds/Surety: 30-35% | ▪ Casualty: 14-15% | ▪ Executive/Professional Lines: 15-17.5% |
| ▪ Builders Risk: 15-18% | ▪ Commercial Auto: 12.5-15% | ▪ Medical Malpractice: 10-12% |

Compensation to Gallagher may also be disclosed in a Client Services Agreement or Consulting Services Agreement.

Binding Requirements

Coverage (Issuing Carrier)	Binding Requirements
BRIT Package Underwriters at Lloyd's London Endurance Worldwide Insurance Limited United Specialty Insurance Company	Subject to: - Signed Uninsured/Underinsured Motorist - Signed TRIA Form Must Accompany all Binder Requests
Property Fireman's Fund Insurance Company	Subject to: - Signed TRIA Form
Package – Methane Plant Federal Insurance Company	Property - Subject to: Property - - Signed TRIA Form Property - - Signed Building Registrant Owner Form
Cyber & Internet Liability Houston Casualty Company	Subject To: - A Signed Application, Dated Within 45 Days of the Effective Date

Claims Reporting By Policy

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

If you are using a third party administrator ("TPA"), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

COVERAGE(S): Property, Liability, Cyber, WC	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
TPA: For - Property, Liability, Excess Workers' Compensation, Crime, Excess Liability. Policy Term: 01/01/2026 - 01/01/2027	TPA: Gallagher Bassett Services, Inc By Mail – Address: 5775 Nimtz Parkway, #100, South Bend, IN 46628 • By Phone: (574) 234-0028 • By Fax: (574) 234-4607 By Email: Diane_rodriguez@gbtpa.com

COVERAGE(S): Ambridge Package	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Ambridge/Certain Underwriters at Lloyd's, Policy Term: 1/1/2026 - 1/1/2027	Insurer Name: Ambridge/Certain Underwriters at Lloyd's Email: PENPClaims@ambridge-group.com

COVERAGE(S): Property	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Arch/Allianze Policy Term: 01/01/2026 - 01/01/2027	Insurer Name: Arch/Allianze Phone: 1.888.347.3428 Fax: 1.800.511.3720 Email: CIFNOL@ffic.com

COVERAGE(S): Package - Methane Plant	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Federal Insurance Company/Chubb Policy Term: 01/01/2026 - 01/01/2027	Insurer Name: Federal Insurance Company/Chubb Phone: 1-800-252-4670 Fax: 1-800-300-2538

COVERAGE(S): Package - Clubhouse	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: AXIS Surplus Lines	Insurer: AXIS Surplus Lines
Policy Term: 1/1/2026 - 1/1/2027	Web: https://www.axiscapital.com/claims

COVERAGE(S): Cyber Liability	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Insurer: Houston Casualty Company	Insurer/TPA Name: Houston Casualty Company
Policy Term: 12/31/2025 - 12/31/2026	Phone: 1-800-742-2210
	Email: RPSCyberClaims@bakerlaw.com
	and: submitclaims@tmhcc.com
	Web: https://www.tmhcc.com/en-us/groups/cyber-and-professional-lines-group/cyber-and-professional-lines-claims

Reporting to Gallagher or Assistance in Reporting

COVERAGE(S):	IMMEDIATELY REPORT CLAIMS DIRECTLY TO:
Gallagher Claim Center	Phone: 855-497-0578
Policy Number:	Fax: 225-663-3224
Policy Term:	Email: ggb.nrcclaimscenter@ajg.com

Gallagher STEP



STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit ajg.com/us/gallagher-step/ to learn more.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Gallagher CORE360® is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services. Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Cleaning by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

The Gallagher Way.
Since 1927.

Please visit ajg.com/us/gallagher-step/ to learn more.

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Overview and Login Information

The Gallagher eRiskHub® portal provides you with exclusive risk management tools and best practices to improve your organization's cyber risk posture. This important resource serves your cyber risk management strategies by enhancing your capabilities in cyberattack prevention, loss mitigation and cyber risk transfer techniques.

To access the Gallagher eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is **447597**.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

If you have any questions about the Gallagher eRiskHub®, please reach out the eRiskHub® support staff at support@eriskhub.com

Key Features of the Gallagher eRiskHub®

- **Risk Manager Tools**—A collection of tools for risk managers including research of known breach events, information to calculate the potential cost of a breach event, sample policies, breach response planning and more.
- **Learning Center**—An extensive collection of thought leadership articles, webinars, videos and blog posts covering everything from emerging cyber threats to data protection and more.
- **Security and Privacy Training**—Resources for creating an effective security training program for your employees.
- **Strategic Third-Party Relationships and Partner Resources**—Information on third-party vendors that can assist your organization improve your overall cyber risk, as well as access to exclusive Gallagher discounts on tools.

Gallagher's Cyber Capabilities

Gallagher's Cyber practice has the expertise to deliver a full complement of cyber risk management and insurance services to help your team stay protected. We take a consultative, action-based approach to address the sophisticated and evolving nature of cyber liability to design custom solutions that meet your unique needs. For more information, please contact us.

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Insurance | Risk Management | Consulting

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete Insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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AMBRIDGE PARTNERS, LLC

AMBRIDGE CYBER, PUBLIC ENTITY & NON-PROFIT CLAIMS CONTACT SHEET

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ARCH LOC #	ARCH BLDG #	MUNSTER LOC #	MUNSTER BLDG	NAME	ADDRESS	OCCUPANCY	2026 Bldg Values	2026 Content	2026 Mobile Equipment	2026 Misc	2026 Totals
1	1	1		Town Hall Complex W/Police & Fire	1001-1007 Ridge Rd.	Town Hall	\$10,479,312.50	1,196,903	409,034	\$425,238	\$12,510,488
2	1	2	A	Fire Station #2	550 Fisher Street	fire station 2	\$2,437,810.20	103,640	514,851	\$515,708	\$3,572,010
2	2	2	B	Storage Garage	550 Fisher Street	Storage	\$69,764.94	0	0	\$0	\$69,765
3	1	3	A	Calumet Ave. Pump Station	8103 Calumet Ave.	Pump Sta	\$117,801.84	255,796	0	\$0	\$373,598
3	2	3	C	Pump Station	Calumet Avenue	Back-up Generator	\$0.00	0	156,723	\$156,723	\$313,446
5	1	4	B	Maintenance / Parks	508 Fisher Street	Maint. Garage	\$1,441,676.16	74,085	0	\$0	\$1,515,761
5	2	4	C	Salt Stg.	530 Fisher Street	Salt Stg.	\$306,370.26		0	\$0	\$306,370
5	3	4	E	Public Works	530 Fisher Street	Public Works	\$4,853,397.66	385,242	2,700,602	\$2,712,194	\$10,651,436
6	1	5	B	Water Tank	River Bend Road	Water Tank (2) (2.0) & (6.0) million gallon	\$1,883,708.47	0	0	\$0	\$1,883,708
6	3	5	C	River Bend Pump Station	River Bend & Jackson	Underground Control Vault/pump station	\$134,933.76	63,949	0	\$0	\$198,883
6	2	5	D	River Bend Pump Station Storage	River Bend Road	ADDED	\$15,341.82	0	0	\$0	\$15,342
8	1	6		Water Tank	R8102 Calumet Avenue	Water Tank (2 @ 500,000 each)	\$2,300,041.16	0	0	\$0	\$2,300,041
9	1	7		Water Tank	R1020 Ridge Rd.	Elev Wtr Tnk	\$1,847,392.31	0	0	\$0	\$1,847,392
10	1	8		Industrial Park	400 Blk. of Superior	Elev Wtr Tnk	\$2,201,298.27	0	0	\$0	\$2,201,298
11	1	9		Burlwood Park	10139 Burlwood Dr.	Shelter/ Playground	\$48,712.50	0	0	\$135,200	\$183,913
12	1	11		Grove Park	8201 Tapper Avenue	Playground/Shelter/Tennis (3) Backstop	\$56,824.66	0	0	\$135,200	\$192,025
13	1	12		Twin Creek Park	9747 Twin Creek Blvd	Shelter/Equip/Backstop/ Basketball Court	\$48,712.50	0	0	\$146,306	\$195,018
14	1	14		Circle Park	1700 Inner Circle	Playground/CRT/basketball backstop	\$0.00	0	0	\$129,424	\$129,424
15	1	15		Bluebird Park	1900 Holly Lane	Playground/Shelter/Tennis (3)/ 2 baseball backstops	\$0.00	0	0	\$365,765	\$365,765
16	2	16		F.H. Hammond Park	1101 Frans-Lin Pkwy	Pavillion/Playground / Track / Ballfields/Volleyball (2) / Tennis (3)	\$56,824.66	0	0	\$506,443	\$563,268
17	1	17		Sunnyside Park	7800 Hohman Avenue	Park / shelter	\$56,824.66	0	0	\$114,400	\$171,225
18	1	18		Rotary Park	1051 Ridge Road	Artwork	\$0.00	0	0	\$140,679	\$140,679
19	1	19	B	Community Park	8731 Lions Club	Social Ctr/backup generator	\$926,016.18	45,579	0	\$0	\$971,595
20	1	19	A	Community Park	8601 Calumet Avenue	Land Only	\$0.00	0	0	\$0	\$0
20	2	19	1	Community Park	8601 Calumet Ave	Admissions Building	\$25,221.54	0	0	\$0	\$25,222
20	3	19	2	Community Park	8601 Calumet Ave	Concessions Office #2	\$237,759.96	0	0	\$0	\$237,760
20	4	19	C	Community Park	8601 Calumet Avenue	Recreation storage	\$50,000.00	0	0	\$0	\$50,000
20	5	19	D	Community Park	8601 Calumet Avenue	Open Shelter - (Lions)	\$98,967.04	0	0	\$0	\$98,967
20	6	19	H	Community Park	8601 Calumet Avenue	East Press Box/Garage (Little League)	\$74,334.01	36,894	0	\$175,513	\$286,741

ARCH LOC #	Arch BLDG #	MUNSTER LOC #	MUNSTER BLDG #	NAME	ADDRESS	OCCUPANCY	2026 Bldg Values	2026 Content	2026 Mobile Equipment	2026 Misc	2026 Totals
20	7	19	I	Community Park Bldgs.-(2)	8601 Calumet Avenue	Garage STORAGE/Mechanical Room	\$65,843.04	24,596	0	\$101,487	\$191,926
20	8	19	L	Community Park /Softball	8601 Calumet Avenue	Softball Garage	\$113,760.04	0	0	\$162,287	\$276,047
20	9	19	O	Community Park	8601 Calumet Avenue	fence/lights	\$0.00	0	0	\$298,492	\$298,492
20	10	19	K	Community Park	8601 Calumet Avenue	Storage (Babe Ruth)	\$119,336.40	16,935	0	\$0	\$136,271
20	11	19	M	Community Park	8601 Calumet Avenue	GAZEBO	\$42,326.89	0	0	\$77,673	\$120,000
20	12	19	J	Community Park	8601 Calumet Avenue	(Babe Ruth) NORTH REPLACED WITH PRESS BOX/RESTROOM	\$268,289.58	36,893	0	\$175,513	\$480,696
20	13	19	S	Community Park	8601 Calumet Avenue	Playground	\$0.00	0	0	\$191,214	\$191,214
20	14	19	Q	Community Park	8601 Calumet Avenue	Batting Cages (4)	\$0.00	0	0	\$80,000	\$80,000
20	15	19	T	Community Park	8601 Calumet Avenue	Rotary Shelter	\$62,116.08	0	0	\$0	\$62,116
20	16	19	W	Community Park	8601 Calumet Avenue	Skate Park Equipment	\$0.00	0	0	\$56,271	\$56,271
20	17	19	X	Community Park	8601 Calumet Avenue	Sign at entrance WEST	\$0.00	0	0	\$39,390	\$39,390
20	18	19	Y	Community Park	8601 Calumet Avenue	Playground	\$0.00	0	0	\$225,086	\$225,086
20	19	19	Z-1	Community Park	8601 Calumet Avenue	Dugouts	\$39,950.34	0	0	\$0	\$39,950
20	20	19	Z	Community Park	8601 Calumet Avenue	Press Box/Restroom WEST	\$308,092.02	0	0	\$0	\$308,092
20	21	19	AA	Community Park	8601 Calumet Avenue	Maintenance Building	\$199,438.56	0	0	\$0	\$199,439
20	22	19	AB	Community Park	8601 Calumet Avenue	Pressbox/Restroom SOUTH	\$307,244.40	0	0	\$0	\$307,244
20	23	19	AC	Community Park	8601 Calumet Avenue	Softball Field A	\$0.00	0	0	497,156	\$497,156
20	24	19	AD	Community Park	8601 Calumet Avenue	Softball Field B	\$0.00	0	0	497,156	\$497,156
20	25	19	AE	Community Park	8601 Calumet Avenue	Softball Field C	\$0.00	0	0	513,546	\$513,546
20	26	19	AF	Community Park	8601 Calumet Avenue	Softball Field D	\$0.00	0	0	513,546	\$513,546
20	27	19	AG	Community Park	8601 Calumet Avenue	Little League Field A	\$0.00	0	0	497,156	\$497,156
20	28	19	AH	Community Park	8601 Calumet Avenue	Little League Field B	\$0.00	0	0	464,376	\$464,376
20	29	19	AI	Community Park	8601 Calumet Avenue	Little League Field C	\$0.00	0	0	437,060	\$437,060
20	30	19	AJ	Community Park	8601 Calumet Avenue	Little League Field D	\$0.00	0	0	519,009	\$519,009
20	31	19	AK	Community Park	8601 Calumet Avenue	Batting Cages (8)	\$0.00	0	0	\$100,000	\$100,000
20	32	19	AL	Community Park	8601 Calumet Avenue	Triple Play Concession Stand	\$0.00	70,227	0	\$0	\$70,227

ARCH LOC #	Arch BLDG #	MUNSTER LOC #	MUNSTER BLDG #	NAME	ADDRESS	OCCUPANCY	2026 Bldg Values	2026 Content	2026 Mobile Equipment	2026 Misc	2026 Totals
20	33	19	AM	Community Park	8601 Calumet Avenue	Site Lighting	\$0.00	0	0	382,428	\$382,428
20	35	20		Beech Park	8601 Calumet Avenue	Pavilion/plygrmd/tennis (2) basketball (1) Baseball (2)	\$63,979.56	0	0	311,545	\$375,525
20	36	21		Stewart Park	8601 Calumet Avenue	Pavilion / playground	\$38,387.74	0	0	135,200	\$173,588
20	37	22		Kiwanis Park	8601 Calumet Avenue	Playground / swing	\$0.00	0	0	\$72,800	\$72,800
20	38	30		Water Pump	8601 Calumet Avenue	Water Pump	\$2,429,575.02	0	0	\$0	\$2,429,575
20	34		B	Pump Station	8601 Calumet	Back-up Generator	\$0.00	0	0	\$3,601	\$3,601
22	1	25		Briar Creek Park	1600 Fran-Lin Pkwy	PLGRD/GAZ/BB.CT / backstop	\$0.00	0	0	\$123,322	\$123,322
23	1	26			209 Timrick	Underpass	\$0.00	0	0	\$4,822	\$4,822
24	1	27		Street Lights	213 Timrick Drive	Street Lights	\$0.00	0	0	2,940,390	\$2,940,390
25	1	29	A	Heritage Park	1154 Ridge Rd	Museum/windmill/ SHED	\$575,918.00	201,573	0	\$22,509	\$800,000
25	2	29	C	Heritage Park	1154 Ridge Rd	Pavilion	\$81,451.10	0	0	\$0	\$81,451
27	1	33	H	River's Edge Disc Golf Course	101 River Drive	baskets/signage	\$60,825.59	0	0	\$40,000	\$100,826
28	1	28		TRAFFIC SIGN & LIGHTS	10299 Fox Run	SIGN & LIGHTS	\$0.00	0	0	4,041,339	\$4,041,339
28	2	31		Briar Creek Park Pedestrian	10299 Fox Run	Bridge	\$0.00	0	0	\$78,780	\$78,780
29	1	33	A	White Oak Park	9700 White Oak Ave	Bridge/playground/fencing/pavilion/ pickleball courts (3)	\$0.00	0	0	\$360,341	\$360,341
33	2	40	A	Centennial Park	9701 Calumet	Pavilion West	\$237,565.71	0	0	\$0	\$237,566
33	3	40	B	Centennial Park	9701 Calumet	Pavilion East	\$237,565.71	18,447	0	\$0	\$256,013
33	4	40	C	Centennial Park	9701 Calumet	Playground	\$0.00	0	0	\$149,246	\$149,246
33	1	40	F	Centennial Park	9701 Calumet	Fire Station / Maintenance Facility	\$1,259,072.70	196,766	202,859	\$0	\$1,658,698
33	5	40	G	Centennial Park	9701 Calumet	Botanical Gardens	\$0.00	0	0	277,279	\$277,279
33	6	40	H	Centennial Park	9701 Calumet	Golf Pavilion/flare	\$362,444.21	787,064	0	\$0	\$1,149,508
33	11	40	I	Centennial Park	9701 Calumet	Street Bridge	\$203,311.43	0	0	\$0	\$203,311
33	12	40	J	Centennial Park	9701 Calumet	Boardwalk	\$0.00	0	0	\$185,471	\$185,471
33	13	40	k	Centennial Park	9701 Calumet	Irrigation Vault	\$49,692.86	73,787	0	\$0	\$123,480
33	7	40	l	Centennial Park	9701 Calumet	Golf Course Clubhouse	\$3,726,964.71	0	0	\$84,407	\$3,811,372
33	8	40	m	Centennial Park	9701 Calumet	Playground 2 small swings	\$0.00	0	0	\$11,254	\$11,254
33	9	40	n	Centennial Park	9701 Calumet	Fence Adjacent to bike path	\$0.00	0	0	\$95,662	\$95,662
33	10	40	o	Centennial Park	9701 Calumet	Golf Course Bridges	\$0.00	0	0	\$91,160	\$91,160
33	20	40	P	Centennial Park	9701 Calumet	Shelter Restrooms building	\$220,757.33	0	0	\$0	\$220,757
33	16		N	Public Art	9701 Calumet	Public Art Sculpture at the Skate Park	\$0.00	\$6,753	0	\$0	\$6,753
33	17		O		9701 Calumet	Public Art Sculpture at Cent.Pk - Three Trees	\$0.00	\$32,780	0	\$0	\$32,780
33	18	44	A	Pump Station	9701 Calumet	Storm Water Pump Station Vault	\$0.00	95,923	0	\$0	\$95,923
33	19		C	Pump Station	9701 Calumet	Back-up Generator	\$0.00	0	0	\$2,701	\$2,701
36	1	43	A	Public Art	9352-9388 Calumet	Revision	\$0.00	\$32,220	0	\$32,220	\$64,440
37	1		B	Public Art	9460 Calumet	Bank	\$0.00	\$60,278	0	\$0	\$60,278
38	1		C	Public Art	9442 Calumet	Public Art Sculpture at Pepsi	\$0.00	\$58,284	0	\$0	\$58,284

ARCH LOC #	Arch BLDG #	MUNSTER LOC # MUNSTER BLDG #		NAME	ADDRESS	OCCUPANCY	2026 Bldg Values	2026 Content	2026 Mobile Equipment	2026 Misc	2026 Totals
39	1		D	Public Art	490 W. 45th Street	Til	\$0.00	\$19,706	0	\$0	\$19,706
40	1		E	Public Art	9204 Columbia Avenue	Public Art Sculpture at Target	\$0.00	\$96,213	0	\$0	\$96,213
41	1		F	Public Art	9300 Calumet Avenue	Public Art Sculpture at The Times	\$0.00	\$231,838	0	\$0	\$231,838
42	1		G	Public Art	12 Ridge Road	Public Art Sculpture at Whole Foods	\$0.00	\$59,872	0	\$0	\$59,872
43	1		H	Public Art	8005 Calumet Avenue	Public Art Sculpture at Staley/Rockwell	\$0.00	\$69,552	0	\$0	\$69,552
44	1		I	Public Art	601 W. 45th St.	Public Art Sculpture at Staley/Rockwell	\$0.00	\$18,547	0	\$0	\$18,547
45	1		J	Public Art	480 W 45th St.	Public Art Sculpture at Dawn Foods	\$0.00	\$22,604	0	\$0	\$22,604
46	1		K	Public Art	333 W 45th St.	Public Art Sculpture at Cent.Pk - Prairie Passage	\$0.00	\$333,235	0	\$0	\$333,235
47	1		L	Public Art	225 W 45th St.	Public Art Sculpture at Cent.Pk - Hands	\$0.00	\$11,074	0	\$0	\$11,074
48	1		M	Public Art	201 W 45th St.	Public Art Sculpture at Cent.Pk - Togetherness	\$0.00	\$46,143	0	\$0	\$46,143
50	1		D	Pump Station	100 Carnaby	Back-up Generator	\$0.00	0	0	\$4,502	\$4,502
58	1	38		West Lakes	317 Glastonbury St	Pavilion with playground	\$60,825.59	0	0	\$114,400	\$175,226
59	1			Cobblestones Park	801 Treadway	playground/pavillion,tennis courts (2), backstop, drinking fountain/BASKETBALL/VOLLEYBALL	\$0.00	0	0	\$327,795	\$327,795
60	1			Monon Trailhead	410 Ridge Road	Plaza fountain, irrigation system, system control vault, tables, umbrellas	\$0.00	437,060	0	\$0	\$437,060
61	1			Orchard Park	8807 White Oak	Playground	\$0.00	0	0	\$52,000	\$52,000
62	1	37		Aquatic Center	8808 Columbia Ave	Aquatic Center (5 bldgs, pavilion)	\$3,811,911.45	0	0	\$835,778	\$4,647,689
63	1	42		John Friend Park	310 Salisbury Dr,	-PLAYGROUND	\$0.00	0	0	\$85,317	\$85,317
64	1		1	Centennial Park Pro Shop Bldg	1000 S. Centennial Drive	ProShop	\$2,500,000.00	300,000	0	\$0	\$2,800,000
65	1		2	Centennial Park Golf Cart Storage	1000 S. Centennial Drive	Cart Storage	\$500,000.00	3,000	0	\$0	\$503,000
65	1	41		Park	1631 Fisher Street	Elev Wtr Tank	\$2,201,298.27	0	0	\$0	\$2,201,298
n/a	n/a	40	Q	Centennial Park-Fitness Steps	9701 Calumet	Fitness Steps on Hill	\$0.00	0	0		\$0
n/a	n/a	42	C	Park Land Only	8807 White Oak Ave	Land Only	\$0.00	0	0	\$0	\$0
		24		Evergreen Park - Land Only	8840 Manor Ave	Corrected address.	\$0.00	0	0	\$0	\$0
TOTAL							\$49,916,991	\$5,523,458	\$3,984,069	\$21,971,481	\$81,396,000

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