



Illinois Heartland Library System FY 2017 Insurance Options

	Current Coverage	Company	Option 1	Company	Option 2	Company	Option 3
Commercial Property	\$ 12,585.00	FCCI	\$ 12,585.00	CWG	\$ 12,885.00	West Bend	\$ 12,684.00
Combination Crime	\$ 1,735.00	FCCI	\$ 1,735.00	CWG	Included with Above	West Bend	Not Included
General Liability	\$ 1,650.00	FCCI	\$ 1,650.00	CWG	\$ 1,412.00	West Bend	\$ 2,765.00
Commercial Auto	\$ 28,210.00	FCCI	\$ 29,825.00	CWG	\$ 23,918.00	West Bend	\$ 33,992.00
Commercial Umbrella	\$ 3,896.00	FCCI	\$ 3,857.00	CWG	\$ 3,193.00	West Bend	\$ 5,708.00
Workers' Compensation	\$ 33,657.00	FCCI	\$ 40,280.00	AmTrust	\$ 41,026.00	AmTrust	\$ 41,026.00
<b>Subtotal</b>	<b>\$ 81,733.00</b>		<b>\$ 89,932.00</b>		<b>\$ 82,434.00</b>		<b>\$ 96,175.00</b>
Commerical Umbrella - Optional Increase			\$ 2,250.00		\$ 2,250.00		\$ 2,250.00
Inland Marine Coverage	Not Included		Not Included		Not Included		\$ 1,772.00
Directors & Officers	\$ 5,148.00	Travelers	\$ 5,148.00	Travelers	\$ 5,148.00	Travelers	\$ 5,148.00
Employment Practices	Included with Above	Travelers	Included with Above	Travelers	Included with Above	Travelers	Included with Above
Crime Coverage Bond	\$ 2,299.70	CNA Surety	\$ 2,300.00	CNA Surety	\$ 2,300.00	CNA Surety	\$ 2,300.00
Flood - Edwardsville	\$ 897.00	Selective	\$ 897.00	Selective	\$ 897.00	Selective	\$ 897.00
Flood - Champaign	\$ 1,285.00	Wright	\$ 1,285.00	Wright	\$ 1,285.00	Wright	\$ 1,285.00
Flood - Du Quoin	\$ 841.00	Wright	\$ 841.00	Wright	\$ 841.00	Wright	\$ 841.00
<b>Total</b>	<b>\$ 92,203.70</b>		<b>\$ 102,653.00</b>		<b>\$ 95,155.00</b>		<b>\$ 110,668.00</b>