M UNITED FIRE GROUP®

UNITED FIRE & CASUALTY COMPANY

118 Second Avenue SE P.O. Box 73909 Cedar Rapids, IA 52407-3909

President

Secretary

A STOCK INSURANCE COMPANY

Section 143c of the Illinois Insurance Code requires notification of the following address:

ILLINOIS DEPARTMENT OF INSURANCE

Consumer Services Section 320 West Washington Street Springfield, Illinois 62767

ST 12 36 11 97

Want to view your policy, billing and claims information online?

Need to pay your bill or report a claim?

Visit our website at www.ufgPolicy.com today.

As a United Fire Group policyholder, you have online access to your policy, billing and claims information at www.ufgPolicy.com - 24 hours a day, seven days a week. With improved tools, simpler navigation and enhanced content, finding the information you need on our website has never been easier.

At www.ufgPolicy.com, you can accomplish a lot in a few clicks

- View your insurance policy and other important forms
- Pay your bill or register for EFT
- Report a claim and view previously submitted claims
- Read safety tips and information, including loss control materials

You also have the option of using Express Bill Pay to pay your bill online without logging on to our website - a great timesaving tool.

So, if you never had reason to go to www.ufgPolicy.com before, now would be a good time to check or rather "click" it out.

A brief registration process is required. If you need assistance, contact Web Help at 1-800-895-6253 between 8 a.m. and 4:30 p.m. CT Monday through Friday.

TOTAL CONTROL OF THE PROPERTY OF THE PROPERTY

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UNITED FIRE & CASUALTY COMPANY PO Box 73909, Cedar Rapids, IA 52407

POLICY NUMBER:

28302036

ACCOUNT NUMBER: 3000002772 (2)

AGENCY BILL -

ISSUE DATE 03-28-2010 JB5 REPLACEMENT OF 0105 28302036

DECLARATIONS RENEWAL EXTENSION

1. NAMED LAKES REGION SANITARY DISTRICT INSURED

AGENCY & CODE 335026

A & A INSURANCE SERVICE 3540 GRAND AVE

AND

2. MAILING 25700 W OLD GRAND AVE

ADDRESS INGLESIDE 3. POLICY

IL 60041-8542

GURNEE IL

60031

12:01 A.M. Standard time

TO:

PERIOD:

FROM: 05-01-2010

05-01-2011

And for successive policy periods as stated below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire, after appropriate notices are mailed to you. An insufficient funds check is not considered payment.

CLAIMS MADE POLICY. THIS POLICY IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. PLEASE REVIEW THE POLICY CAREFULLY.

4. LIMITS OF LIABILITY:

Each Claim

1,000,000

Aggregate

2,000,000

5. DEDUCTIBLE AMOUNT:

1,000

RETROACTIVE EXCLUSION CLAUSE: IT IS AGREED THIS POLICY WILL NOT PAY ON BEHALF OF THE INSURED ANY SUMS FOR WHICH THE INSURED SHALL BECOME LEGALLY OBLIGATED TO PAY IN CONNECTION WITH ANY CLAIM OR SUIT BY REASON OF NEGLIGENT ACT, ERROR OR OMISSION COMMITTED OR ALLEGED TO HAVE BEEN COMMITTED PRIOR TO 07-30-1997.

PUBLIC OFFICIALS ERRORS & OMISSIONS

S 1,654

Occupation of Insured: POLITICAL SUBDIVISION

Forms

SEE UW7002

S

IMEND REASON:

'REMIUM FOR THIS COVERAGE PART **Endorsement Adjustment Premium**

1,654

his Declarations Page together with any forms specified ereon, supersedes and replaces any preceding declarations age bearing the same policy number for this policy period.

Χ

(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

70 01 01 00

INSURED COPY



POLICY NUMBER:

28302036

FORMS SUPPLEMENTAL DECLARATIONS

Other Forms



28302036 335026

UNITED FIRE & CASUALTY COMPANY P.O. Box 73909 Cedar Rapids, IA 52407-3909 Phone: 319-399-5700

UNITED FIRE & CASUALTY COMPANY

118 2nd Ave SE Cedar Rapids, Iowa 52401

LAKES REGION SANITARY DISTR

25700 W OLD GRAND AVE
INGLESIDE IL 60041-8542

COMMERCIAL POLICY



COMMERCIAL LINES POLICY

