



Property & Casualty
Summary of Coverages
prepared for
WARREN WAUKEGAN FIRE PROTECTION DISTRICT

Date Prepared: Thursday, July 07, 2011

FOREWORD

The actual insuring agreements are in the policies, not in this summary of coverages. This summary is not binding on your organization, VFIS or the insurance companies we represent. Actual coverage is provided only by the policy.

Policies included in this summary:

Policy Number	Effective Date	Expiration Date
VFIS-CU-5052998-04/0000	9/04/2011	9/04/2012
VFIS-TR-2055847-04/0000	9/04/2011	9/04/2012

GENERAL INFORMATION

First Named Insured: WARREN WAUKEGAN FIRE PROTECTION DISTRICT
Mailing Address: 36533 NORTH STREAMWOOD DRIVE
GURNEE, IL 60031



FIDELITY BOND

Covered Entity: WARREN WAUKEGAN FIRE PROTECTION DISTRICT

<u>Position Schedule</u>	<u>Number in Position</u>	<u>Faithful Performance</u>	<u>Limit</u>
PRESIDENT	1	Yes	\$3,000,000
SECRETARY	1	Yes	\$3,000,000
TREASURER	1	Yes	\$3,000,000



GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

<u>Coverages</u>	<u>Limits</u>
Each Occurrence or Medical Incident.....	\$1,000,000
Personal and Advertising Injury (each offense).....	\$1,000,000
Fire Damage Legal Liability (any one fire).....	\$1,000,000
Medical Expense (each person).....	\$10,000
General Aggregate (the total payable in any policy term).....	\$3,000,000
Products / Completed Operations Aggregate (the total payable in any policy term).....	\$3,000,000

Optional Coverages (apply only if checked)

- Employer's (Stop Gap) Liability
- Owned Watercraft Liability (boats exceeding 100 horsepower)
- Pollution Liability - Above Ground Storage Tanks

Coverage Extensions

Volunteers and Employees as Insureds	Included
Blanket Additional Insureds	Included
Fellow Member Liability	Included
"Good Samaritan" Liability	Included
Intentional Acts	Included
Pollution Liability	Included
Liquor Liability	Included
Contractual Liability	Included
Owned Watercraft Liability (up to 100 hp)	Included
Non-Owned Watercraft Liability	Included
Owned Personal Watercraft (jet skis and waverunners)	Included
Expanded Aggregate Limit	Per Named Insured (unless you have selected a \$10,000,000 aggregate limit) and Per Location



UMBRELLA / EXCESS LIABILITY

Umbrella/Excess Liability coverage protects you as follows:

1. It provides excess coverage over your primary liability insurance stated on a schedule of underlying insurance.
2. It will automatically take the place of primary liability policies whose aggregate limits have been exhausted.

Limits

Each Occurrence.....	\$6,000,000
Annual Aggregate.....	\$12,000,000
Retained Limit on Uninsured / Self-Insured Exposures.....	None

Coverage Highlights

Liquor Liability	Follows Form with Underlying
Pollution Liability	Follows Form with Underlying
Management Liability	Follows Form with Underlying
Employer's Liability	Included (Excess)
Unlimited Defense Costs	Included
Expanded Aggregate Limit	Per Location

