

BOARD OF TRUSTEES MEETING
TUESDAY, May 2, 2023
Glenwoodie Golf Course at 7:00 P.M.
AGENDA NO. 2023-02

CALL TO ORDER BY

Mayor Ronald J. Gardiner

PLEDGE OF ALLEGIANCE

ROLL CALL BY CLERK

Sandra M. Washington

Consideration of and possible actions on any requests for remote participation in the meeting.

PRESENTATION OF MINUTES OF REGULAR BOARD MEETING OF April 18, 2023.

AWARD PRESENTATION

SWEARING IN OF NEWLY ELECTED OFFICIALS

ROLL CALL BY CLERK

TREASURER'S REPORT

Mayor Ronald J. Gardiner

1. Bills Payables May 2, 2023– Corporate \$162,168.18, Sewer and Water \$7,349.14, Glenwood Golf Course \$33,463.47, TIFS (TIF Halsted South) \$14,704.94,
Total All Funds \$217,683.73

2. Payroll as of the date April 21, 2023 – Corporate \$126,464.52, Sewer and Water \$16,344.98, Paid On Call \$13,006.71, Glenwoodie Golf Course \$20,175.17, Vendor Checks \$8,409.94
OVERTIME: Police \$12,708.82, Reimbursable \$1,815.64, Sewer & Water \$249.99, Public Works OT \$134.62
TOTAL PAYROLL \$197,494.75

OPEN TO PUBLIC

COMMUNICATIONS
MAYOR'S OFFICE:

Mayor Ronald J. Gardiner

1. Approval of Cyber Insurance for 2023-2024- Assurance.

BOARD MEETING AGENDA

May 2, 2023

Page 2

ATTORNEY'S REPORT

John F. Donahue

VILLAGE ADMINISTRATOR

Brian D. Mitchell

Report

DEPARTMENTAL REPORTS

Public Works

Bill Manousopoulos

Approval of Grass Contracting Services with Elmore Lawn Care.

NEW BUSINESS

OLD BUSINESS

ADJOURNMENT

Sincerely,

Ronald J. Gardiner (CW)

Ronald J. Gardiner
Village President

Posted and distributed 4/28/23.

MINUTES OF THE REGULAR BOARD MEETING
OF THE PRESIDENT AND BOARD OF TRUSTEES
OF THE VILLAGE OF GLENWOOD, COOK COUNTY, ILLINOIS
HELD AT VILLAGE HALL April 18, 2023

Board Meeting was called to order at 7:02 PM by Mayor Ronald J. Gardiner. The audience was led in the Pledge of Allegiance.

ROLL CALL: Upon Roll Call by Village Clerk **Sandra M. Washington**, the following Trustees responded: **Clark, Dawson (phone) Hadnott, Hart, Lynch (phone) and Winston**

REMOTE PARTICIPATION The meeting was conducted at Village Hall; **Trustee Winston made the motion to request remote participation for Trustee Dawson and Trustee Lynch; Trustee Hadnott second the motion.**

Upon Roll Call: Ayes: 4 Naes: 0 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Hadnott, Hart, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

ALSO IN ATTENDANCE: **Brian D. Mitchell**, Village Administrator; **John Donahue**, Village Attorney; **Chief Pettycord Police, Chief Kevin Welsh, Fire/Building; Bill Manousopoulos**. Director, Public Works, **Dave Shilling**, Village Engineer, **Phil Robbins**, Glenwoodie Golf Course

ABSENT:

Village Clerk's Office: **Motion to Approve April 4 , 2023 Regular Board meeting Minutes.**

Trustee Winston made the motion to approve; **Trustee Clark** second the motion as read.

Discussion: None

TREASURER'S REPORT: 1). **Motion to Approve April 18, 2023 Bills Payable as presented by Mayor Ronald Gardiner**

Bills Payable April 18, 2023 Corporate in the amount of \$280,298.05; Foreign Fire Insurance \$144.00; Sewer and Water Account \$132,905.30; TIF Industrial \$6,000.00; Glenwoodie Golf Course \$39,829.65; TIF Halsted South \$2,600.00
TOTAL ALL FUNDS \$461,777.00

Trustee Hart made the motion; **Trustee Winston** second motion as read.

Discussion: **Trustee Hadnott** made a statement about the Village accounting practices; the treasurer's report has not been completed in over two years and the Board approves spending every two weeks; no other successful corporation works in this manner.

Upon Roll Call: Ayes: 5 Naes: 1 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hart, Lynch, Winston

Naes: Hadnott

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

2). Motion to Approve Payroll as presented by Mayor Gardiner. Payroll as of the date **April 7, 2023**, Corporate in the amount of \$125,930.18; Sewer & Water \$16,707.97; Paid on Call \$11,659.52; Elected Positions \$6,238.15 Glenwoodie Golf Course \$10,582.53; Vendor Checks \$2,256.14

OVERTIME: Police \$9,215.96; Sewer & Water \$132.17; Public Works \$7.17

TOTAL PAYROLL \$182,793.82

Trustee Winston moved; **Second by Trustee Hart** to accept the Motion as read.

Discussion: The question was asked if any of the Police Department overtime was reimbursable and the response was no.

Upon Roll Call: Ayes: 6 Naes: 0 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hadnott, Hart, Lynch, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

OPEN TO THE PUBLIC:

Edwin King, 253 Ingleside

Mr. King, President of Brookwood Point Homeowners Association and several residents of the community addressed the Board to protest bringing a new trucking development to the Village of Glenwood; noted that resident concerns have been lost in the noise; concern about financial health of the Village; there should be consistent RFP process in place; warmer weather will create more problems with crime; environmental impacts to residents and surrounding communities; there will be negative health impact due to fumes, air pollutants; open utility lines creating safety hazard located behind the fieldhouse; Chief Welsh will follow up and investigate open electrical box that has not been addressed in more than two years. **Mayor Gardiner** noted that the approval of the annexation agreement would not be voted on this evening.

Leon Fields, 307 Minerva

Mr. Fields noted concern with pedestrian crossing sign that is down on Cottage Grove and Glenwood Lansing Drive, which impacts safety to residents, especially children; whoever is responsible does not want a child injured due to negligence. Bill M. will investigate and make necessary adjustment though Mayor Gardiner noted this is a county road.

Melinda Plott, 423 W. Arquilla

Mrs. Plott thanked the Board for taking action regrading the U-Haul truck that was parked by the school grounds obscuring visibility; noted the baseball opening game is on May 6th and all are encouraged to attend; 5 teams, including Tee ball with over 60 children are participating this year; noted concerns with low voter turn out in the recent election for Board of Trustees; only 654 people voted out of nearly 7,000 registered voters in Glenwood; inquired about GEMT reimbursement; Chief Welsh responded the GEMT application was approved one year earlier than expected, beginning January 2023. The Village should receive reimbursement after the first quarter of this year; Chief Welsh will send confirmation document to the Board as requested by Trustee Hart.

Tony Plott, 423 W. Arquilla

Mr. Plott, on behalf of the Manor thanked Trustees Dawson, Hadnott, and Winston for their service on the Board and to the community; noted concerns regarding soot on the grounds after a heavy rain; concession stand in Brookwood Point needs to be repainted; more garbage cans are needed in Brookwood Point; replace playground equipment; 6,872 registered voters in Glenwood, 9.39% voted, or 645 total ballots were cast;

Cathy Paxton, 30 Nugent

Ms. Paxton thanked Trustees Dawson, Hadnott, and Winston for their dedicated service on the Board and wished them all well.

Andrea Watkins, 339 Dorchester

Ms. Watkins noted concerns with the condition of the park filled with litter and debris; implored the parents to teach their children that are playing basketball on the courts to put trash in the garbage cans that are all around the park.

Deborah Birmingham, 850 E. 193rd Street

Ms. Birmingham encourages partnerships with Brookwood school district and Prairie State college to teach students, including residents on the importance of citizenship; she would like to see double the voter participation at the next election to at least 20% participation; encourages everyone to work together to make Glenwood a better community to live, work, and play.

COMMUNICATIONS MAYORS OFFICE: No Report

ATTORNEY'S REPORT

1. Motion to TABLE Ordinance Amending Sections 58-31 (a) of the Glenwood Village Code to Increase the Allowable Number of Police Officers

Trustee Winston made the motion; **Trustee Lynch** second the motion as read.

Discussion: **Chief Pettycord** informed the Board of a request to increase the number of police officers from 22 to 25 due to attrition; 57% of officers are retirement eligible over the next few years, including 4 this year and 7 more through 2026; increase in growth in community has also increased the demand for additional man power.

The motion was made to Table until the financial health of the Village of Glenwood has been determined. **Trustee Hart** agreed to have a financial report for the Board within the next two weeks, provided she can receive the requested department head budget wish list by the end of the week. Also need to look at other alternative law enforcement programs to attract and retain police officers; **Trustee Hart** noted the Police department is 3% over the current budget. Chairman, Leon Moore supports overstaffing the police officers due to challenges in recruiting and anticipated attrition. **Trustee Hadnott** recommended combining resources with other local municipalities, e.g. Homewood, Lansing; time to shift the paradigm; can't continue to do business in the same manner and expect a different outcome.

Upon Roll Call: Ayes: 6 Naes: 0 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hart, Hadnott, Lynch, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

2. Motion to TABLE A Resolution Approving an Annexation Agreement

Trustee Winston made the motion; **Trustee Clark** second the motion.

Upon Roll Call: Ayes: 6 Naes: 0 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hart, Hadnott, Lynch, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

3. Motion to TABLE the Annexation Agreement and its Exhibits

Trustee Winston made the motion; **Trustee Clark** second the motion.

Upon Roll Call: Ayes: 6 Naes: 0 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hart, Hadnott, Lynch, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

4. Motion to TABLE a PDF of the Concept Plan which needs to be Inserted as Exhibit C to the Annexation Agreement and as Exhibit B to the Redevelopment Agreement that is also attached to the Annexation Agreement

Trustee Winston made the motion; **Trustee Clark** second the motion.

Upon Roll Call: Ayes: 6 Naes: 0 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hart, Hadnott, Lynch, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

VILLAGE ADMINISTRATOR OFFICE

Village Administrator, B. Mitchell reported he is currently working with Sarah from Whibley on the audit; anticipates a draft within the next two weeks and hopes to finalize by the end of May. There is a new 911 notification system for the residents of Glenwood; a link is provided on the website to register; front staff will also be available to assist residents in registering for the new 911 system; HR Coordinator position was accepted and starts employment on Monday. A temporary fix to the audio/visual issues during the board meeting has been implemented. The backorder of the new audio/visual equipment should be installed sometime in June. **Trustee Hart** inquired if it is realistic to receive the requested budget wish list from the department heads by the end of the week; VA Mitchell responded that it is possible to receive the requested information by Monday or Tuesday of the following week. **Trustee Hart** hopes to have the first draft to review and discuss with the Finance Committee before updating the Board.

Motion to Approve Disposal of 3 Apple Ipads

Trustee Winston made the motion; **Trustee Hadnott** second the motion.

Discussion; VA Mitchell noted that the 3 Ipads for disposal were for the 3 outgoing Board of Trustees; 3 new Ipads would be ordered for the new Board of Trustees. The market value of the old Ipad is quoted at \$25-\$50. **Trustee Hadnott** noted he would make a \$100 voluntary donation to the Village of Glenwood; the disposal of the 3 Ipads is at zero cost to the outgoing Board of Trustees.

FIRE/BUILDING REPORT - None

GLENWOODIE GOLF COURSE

Motion to TABLE Salary Increases in Part Time Wages; \$17.19 to \$19 per hour for new hires, and \$20 for returning hires.

Trustee Dawson made the motion to TABLE; **Trustee Hadnott** second the motion.

Discussion: **Trustee Hart** noted that it was one week prior to the end of the current budget cycle and similar to the prior discussion about additional police officers, the Board should have a comprehensive proposal including the financial impact to the Village of Glenwood. **Phil Robbins** noted that the proposed salary increases were within the current salary budget. It was suggested to partner with Bloom Township and youth within Glenwood to attract seasonal workers.

Upon Roll Call: Ayes: 5 Naes: 1 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hart, Hadnott, Lynch

Naes: Winston

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

Motion to Place Emergency Use Pre Order for 2023 Seasonal Chemicals, not to exceed \$36,866

Trustee Winston made the motion to approve; **Trustee Hadnott** second the motion.

Discussion: **Phil Robbins** confirmed that this motion is to approve pre ordering the season chemicals and receive the \$4,500 rebate; payment will not be made until next budget year after May 1st.

Upon Roll Call: Ayes: 6 Naes: 0 Recues: 0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hart, Hadnott, Lynch, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

NEW BUSINESS:

OLD BUSINESS: None

MOTION TO ADJOURN:

Trustee Lynch moved; Second by Trustee Clark

Upon Roll Call: Ayes: 6 Naes 0:Recues:0 Absent: 0 Abstain: 0

Ayes: Clark, Dawson, Hadnott, Hart, Lynch, Winston

Naes: 0

Recues: 0

Absent: 0

Abstain: 0

Motion Approved: Yes

ADJOURNMENT: The April 18, 2023 regular board meeting was adjourned @ 8:20PM.

Sandra M. Washington, Village Clerk

**Schedule of Bills Recap
Board Meeting 05/02/2023**

Corporate Schedule of Bills	\$ 108,957.19
American Health Resources (ACH)	\$ 8,713.92
IPFS (ACH)	\$ 44,495.07
total bills payable 05/02/2023	\$ 162,166.18
Fund	Disbursements
Corporate	\$ 162,166.18
Sewer & Water	\$ 7,349.14
Glenwoodie Golf Course	\$ 33,463.47
TIFS (TIFSouth Halsted)	\$ 14,704.94
TOTAL ALL FUNDS	\$ 217,683.73

Glenwoodie Golf Course	\$ 22,215.60
Fintech (ACH)	\$ 1,622.74
Breakthru Beverage (ACH)	\$ 2,452.04
Acushnet (ACH)	\$ 7,173.09
total bills payable 05/02/2023	\$ 33,463.47

THE PRECEDING LIST OF BILLS PAYABLE WAS REVIEWED AND APPROVED

FOR PAYMENT

APPROVED BY :

DATE _____

ACS FINANCIAL
04/27/2023 10:25:51

Schedule of Bills by (Fnd/Dpt)

VILLAGE OF GLENWOOD
GL050S-V08.19 COVERPAGE
GL540R

Report Selection:

RUN GROUP... 05223 COMMENT... BOARD MEETING 05/02/2023

DATA-JE-ID DATA COMMENT

W-04302023-674 BOARD MEETING 05/02/2023

Run Instructions:

Jobq	Banner	Copies	Form	Printer	Hold	Space	LPI	Lines	CPI	CP	SP	RT
L		01		PRT08	N	S	6	066	10			

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT	CLAIM INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN CORPORATE FUND		*****				
BALANCE SHEET	.....				
ILLINOIS STATE POLICE FINGERPRINTING	113.00	PREPAID EXPENSES	01.000.1611	915501 20230304178		P 674 00068
JUAN RAMIREZ 901 W 187TH ST ESCROW	3,000.00	BUILDING REPAIR ESCROW	01.000.2132	915500 04182023		P 674 00069
NCPERS GROUP LIFE INS. 12/1/2022-5/31/2023	336.00	VOLUNTARY EMPLOYEE DED P	01.000.2119	915490 2022/2023		P 674 00093
	3,449.00	.....			
ADMINISTRATION	.....				
C.O.P.S. TESTING SERVICE ONLINE APPLICATIONS	289.88	POLICE AND FIRE COMMISSI	01.100.9189	915505 108004		P 674 00018
CHC WELLNESS HEALTH AND WELLNESS	3,151.00	GROUP INSURANCE AND HOSP	01.100.9160	915484 C6304		P 674 00021
COM ED 4371043064	101.89	UTILITIES	01.100.9180	915504 04132023		P 674 00031
CREATIVE FORMS & CONCEPT CHECK STOCK CORP	538.54	OFFICE SUPPLIES	01.100.9111	915485 119977		P 674 00044
DONAHUE & ROSE PC 2/2023 REISSUE LOST	20,262.76	LEGAL SERVICES	01.100.9151	915507 1320.		P 674 00045
GARVEY'S OFFICE PRODUCTS REGISTER TAPE/CLIPS	228.68	OFFICE SUPPLIES	01.100.9111	915487 PINV2411927		P 674 00059
HOMEWOOD ROTARY APRIL MAY JUNE 2023	55.00	DUES SUBSCRIPT. MEMBERSH	01.100.9140	915502 04012023		P 674 00065
LANER MUCHIN FEBRUARY 2023 REISSUE	6,325.00	LEGAL SERVICES	01.100.9151	915519 637084.		P 674 00072
DECEMBER 2022 REISSUE	2,786.25	LEGAL SERVICES	01.100.9151	915520 633229.		P 674 00070
JANUARY 2023 REISSUE	4,331.25	LEGAL SERVICES	01.100.9151	915521 634519.		P 674 00071
	13,442.50	*VENDOR TOTAL				
LEON MOORE IFPCA 2022 FALL	449.00	POLICE AND FIRE COMMISSI	01.100.9189	915488 04182023		P 674 00073

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT	CLAIM	INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN CORPORATE FUND		*****					
ADMINISTRATION	.....					
MARTIN WHALEN OFFICE SOL PRINTERS	266.09	COMPUTER-PROGRAMS & EQUI	01.100.9634	915489	IN4385799		P 674 00075
PITNEY BOWES POSTAGE METER	695.52	POSTAGE	01.100.9114	915602	3106061518		P 674 00096
ROBINSON ENGINEERING,LTD 2023 MISC ENGRG.	3,356.50	ENGINEER SERVICES	01.100.9685	915603	23040176		P 674 00103
RUNCO OFFICE SUPPLY COIN ENVELOPES	51.71	OFFICE SUPPLIES	01.100.9111	915604	903196-0		P 674 00106
CALCULATOR/CREDIT CARD	37.68	OFFICE SUPPLIES	01.100.9111	915605	903234-0		P 674 00108
	89.39	*VENDOR TOTAL					
SHARK SHREDDING, INC. SHREDDING	33.00	OFFICE SUPPLIES	01.100.9111	915491	61410		P 674 00112
SOUTHLAND VOICE LOST REISSUE LATER. FLYE	485.00	POLICE AND FIRE COMMISSI	01.100.9189	915509	03142023.		P 674 00115
TRAVELERS REISSUE LOST CHECK	312.00	LIABILITY INSURANCE	01.100.9171	915607	2340609.		P 674 00125
VERIZON WIRELESS 04/14/2023-05/13/2023	467.72	TELEPHONE	01.100.9120	915608	9932452448		P 674 00129
WOMEN IN PLANNING AND DONATION	500.00	DONATIONS/MEMORIALS	01.100.9187	915611	04272023		P 674 00139
	44,724.47	.....				
PUBLIC WORKS	.....					
COM ED 3323042023	148.40	MAINT - MUNICIPAL GROUND	01.300.9441	915537	04172023		P 674 00034
1924139007	23.30	ENERGY STREET LIGHTING	01.300.9221	915541	04/14/23		P 674 00030
	171.70	*VENDOR TOTAL					
COMCAST 8771 40 050 0163276	116.85	UTILITIES	01.300.9180	915533	04 08 2023		P 674 00039
ELMORE'S LAWN CARE SERVI WEEK OF 10/31/2022	2,094.67	LAWN CARE SERVICES	01.300.9021	915600	462		P 674 00047

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT	CLAIM INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN CORPORATE FUND		*****				
PUBLIC WORKS						
ELMORE'S LAWN CARE SERVI WEEK OF 11 07 2022	2,104.40	LAWN CARE SERVICES	01.300.9021	915601 463		P 674 00049
	4,199.07	*VENDOR TOTAL				
FEECE OIL CO. FUEL	372.03	GAS AND OIL	01.300.9210	915486 3966959		P 674 00057
FLEET TECH INCORPORATED M17	334.70	REPAIR & MAINTENANCE-VEH	01.300.9420	915549 13088		P 674 00058
MENARDS BULBS	19.98	REPAIR/MAINT MUNICIPAL B	01.300.9430	915553 53362		P 674 00082
PREMIUM HIGH PROTEIN	28.99	MISCELLANEOUS	01.300.9891	915554 53110		P 674 00079
	48.97	*VENDOR TOTAL				
ROBINSON ENGINEERING,LTD WATER MAIN REPLC 187TH ST CHI.HTS RD #2	12,000.00	ENGINEERING SERVICES	01.300.9685	915565 23040223		P 674 00105
	4,094.93	ENGINEERING SERVICES	01.300.9685	915566 23040179		P 674 00104
	16,094.93	*VENDOR TOTAL				
T & T MAINTENANCE APRIL 2023	3,856.00	CONTRACT SERVICES	01.300.9020	915606 0043		P 674 00117
VERIZON WIRELESS 04/14/2023-05/13/2023	330.50	TELEPHONE	01.300.9120	915608 9932452448		P 674 00133
	25,524.75	*****				
PARKS						
COM ED 1044645008 1629813011	103.49	UTILITIES	01.400.9180	915536 04 14 2023		P 674 00027
	90.38	UTILITIES	01.400.9180	915539 04 17 2023		P 674 00028
	193.87	*VENDOR TOTAL				
MULCH MASTERS TOPSOIL/MULCH	1,207.00	MAINT - MUNICIPAL GROUND	01.400.9441	915559 M1571		P 674 00088
SHOREWOOD HOME & AUTO IN TOW SPRAYER	858.98	MAINT - MUNICIPAL GROUND	01.400.9441	915567 02-355621		P 674 00114
	2,259.85	*****				

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT CLAIM	INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN CORPORATE FUND		*****				
POLICE						
CARASOFT TECHNOLOGY COR 1/2 RENEWAL SUBSCRIPTION	3,050.00	COMPUTER-PROGRAMS & EQUI	01.500.9634	915506 04142023.		P 674 00019
COMCAST 8771 40 050 0038247	407.34	TELEPHONE	01.500.9120	915579 04 09 2023		P 674 00040
DONAHUE & ROSE PC 2/2023 REISSUE LOST	225.00	LEGAL SERVICES	01.500.9151	915508 1323.		P 674 00046
FEECE OIL CO. FUEL	3,950.19	GAS AND OIL	01.500.9210	915548 3966958		P 674 00055
IACP DUES	190.00	DUES SUBSCRIPT. MEMBERSH	01.500.9140	915582 0245807		P 674 00067
LEXIPOL, LLC ANNUAL POLICY MANUAL	11,610.71	LEXIPOL	01.500.9351	915551 INVLEX15843		P 674 00074
MARTIN WHALEN OFFICE SOL PRINTERS	266.09	COMPUTER-PROGRAMS & EQUI	01.500.9634	915489 IN4385799		P 674 00076
MONARCH AUTO SUPPLY INC. REISSUE OF LOST CHECKS	589.09	REPAIR & MAINTENANCE-VEH	01.500.9420	915573 VARIOUS		P 674 00085
MUNICIPAL SYSTEMS LLC MOVE SOFTWARE	339.50	MUNICIPAL SYSTEMS	01.500.9153	915584 MS2023-02-1548		P 674 00090
MOVE SOFTWARE	230.00	MUNICIPAL SYSTEMS	01.500.9153	915585 MS2023-84		P 674 00092
MOS	397.42	MUNICIPAL SYSTEMS	01.500.9153	915586 MS2023-72		P 674 00091
	966.92	*VENDOR TOTAL				
R&R MAINTENANCE FIRE & F 2021 FORD INTERCEPTOR	100.39	REPAIR & MAINTENANCE-VEH	01.500.9420	915587 13788		P 674 00098
2017 FORD INTERCEPTOR	721.49	REPAIR & MAINTENANCE-VEH	01.500.9420	915588 13779		P 674 00097
	821.88	*VENDOR TOTAL				
RUNCO OFFICE SUPPLY SHARPENER/PUNCH HOLE	273.59	OFFICE SUPPLIES	01.500.9111	915589 903227-0		P 674 00107
SHARK SHREDDING, INC. SHREDDING	33.00	OFFICE SUPPLIES	01.500.9111	915491 61410		P 674 00113
UNIFIRST CORPORATION MATS	163.29	REPAIR/MAINT MUNICIPAL B	01.500.9430	915596 1651008462		P 674 00127

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT CLAIM	INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN CORPORATE FUND		*****				
POLICE						
VERIZON WIRELESS 04/14/2023-05/13/2023	114.18	TELEPHONE	01.500.9120	915608 9932452448		P 674 00130
VILLAGE OF HOMEWOOD NETWORK 3	3,000.00	NET 3 & ECOM	01.500.9141	915492 10890		P 674 00135
	25,661.28					
FIRE						
ANDRES MEDICAL BILLING MARCH 2023	2,004.95	CONTRACT SERVICES	01.600.9020	915510 042023GWIL		P 674 00015
AUTOZONE STORE 3554 PARTS	54.50	REPAIR & MAINTENANCE-VEH	01.600.9420	915493 3554057572		P 674 00016
BATTERY	167.39	REPAIR & MAINTENANCE-VEH	01.600.9420	915511 3554058506		P 674 00017
	221.89	*VENDOR TOTAL				
CHICAGO TRIBUNE ANNEXATION	64.50	PLANNING AND ZONING	01.600.9106	915494 070403669000		P 674 00022
COMCAST						
8771 40 050 0000981	49.61	UTILITIES	01.600.9180	915495 03282023		P 674 00037
8771 40 050 0000973	48.59	UTILITIES	01.600.9180	915496 03 28 2023		P 674 00036
8771 40 050 0025038	106.95	UTILITIES	01.600.9180	915512 04082023		P 674 00041
8771 40 050 0194537	206.56	UTILITIES	01.600.9180	915513 04 02 2023		P 674 00038
	411.71	*VENDOR TOTAL				
FEECE OIL CO. FUEL	767.45	GAS AND OIL	01.600.9210	915486 3966959		P 674 00056
FUEL	1,375.58	GAS AND OIL	01.600.9210	915548 3966958		P 674 00053
	2,143.03	*VENDOR TOTAL				
HORIZON MEDICAL PRODUCTS NITRILE GLOVES	114.95	MISCELLANEOUS	01.600.9891	915497 229517		P 674 00066
MENARDS SUPPLIES	146.12	STATION SUPPLIES	01.600.9290	915514 52987		P 674 00078
MONARCH AUTO SUPPLY INC. REISSUE OF LOST CHECKS	143.13	REPAIR & MAINTENANCE-VEH	01.600.9420	915573 VARIOUS		P 674 00086
MUNICIPAL SYSTEMS LLC ABC SOFTWARE	473.00	BUILDING CODE HEARINGS	01.600.9105	915515 MS2023-02-1159		P 674 00089

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT	CLAIM INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN CORPORATE FUND		*****				
FIRE						
PHOENIX FIRE SYSTEMS FIRE EXT. INSPECTION	33.05	REPAIR/MAINT-GEN TOOLS/E	01.600.9425	915574 206263		P 674 00094
T & T BUSINESS SYSTEMS I COPIERS	157.00	COPY MACHINE	01.600.9604	915516 114408		P 674 00116
THE COP FIRE SHOP JOEL BENNETT	150.00	UNIFORMS	01.600.9200	915498 211681		P 674 00120
THIRD DISTRICT FIRE CHIEF MONTHLY MEETING	20.00	MABAS EXPENSE	01.600.9423	915517 5170		P 674 00121
THOMPSON ELEVATOR INSPEC 14 ELEVATOR CERT	679.00	CONTRACT SERVICES	01.600.9020	915609 23-0647		P 674 00122
2 INSPECT	86.00	CONTRACT SERVICES	01.600.9020	915610 23-0993		P 674 00123
	765.00	*VENDOR TOTAL				
US GAS CYLINDERS	144.00	MISCELLANEOUS	01.600.9891	915499 406078		P 674 00128
VERIZON WIRELESS 04/14/2023-05/13/2023	38.01	TELEPHONE	01.600.9120	915608 9932452448		P 674 00131
VILLAGE OF FLOSSMOOR SHIRTS	307.50	MISCELLANEOUS	01.600.9891	915518 1813		P 674 00134
	7,337.84	.....			
CORPORATE FUND	108,957.19	**TOTAL FUND**				
WATER ACCOUNT		*****				
SEWER & WATER EXPENDITURES						
CINTAS PW GARAGE	99.30	REPAIR/MAINT MUNICIPAL B	10.110.9430	915532 5147563982		P 674 00023
COM ED						
7059133039	159.95	UTILITIES	10.110.9180	915535 04182023		P 674 00035
2133451002	29.61	UTILITIES	10.110.9180	915538 04 17 2023		P 674 00025
4693040027	74.45	UTILITIES	10.110.9180	915540 04. 17 2023		P 674 00029
9957046006	3.44	UTILITIES	10.110.9180	915542 04 13 2023		P 674 00026
2133346015	56.15	UTILITIES	10.110.9180	915543 04132023.		P 674 00032
	323.60	*VENDOR TOTAL				

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT CLAIM	INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN WATER ACCOUNT		*****				
SEWER & WATER EXPENDITURES						
ELMORE'S LAWN CARE SERVI WEEK OF 10/31/2022	523.67	LAWN CARE SERVICES	10.110.9021	915600 462		P 674 00048
WEEK OF 11 07 2022	526.10	LAWN CARE SERVICES	10.110.9021	915601 463		P 674 00050
	1,049.77	*VENDOR TOTAL				
FEECE OIL CO. FUEL	953.54	GAS AND OIL	10.110.9210	915548 3966958		P 674 00054
MENARDS BRASS UNION	12.99	REPAIR/MAINT MUNICIPAL B	10.110.9430	915555 53147		P 674 00080
40W BULB	59.94	REPAIR/MAINT MUNICIPAL B	10.110.9430	915556 53173		P 674 00081
	72.93	*VENDOR TOTAL				
PIONEER OFFICE FORMS, IN NEW RESIDENT FOLDERS	896.50	PRINTING AND ADVERTISING	10.110.9109	915560 95815		P 674 00095
ROBINSON ENGINEERING,LTD WATER MAIN REPLC. IEPA	3,953.50	ENGINEERING SERVICES	10.110.9685	915563 23040150		P 674 00102
	7,349.14	.....			
WATER ACCOUNT	7,349.14	**TOTAL FUND**				
GLENWOODIE GOLF COURSE		*****				
GOLF COURSE MAINTENANCE						
GREAT LAKES TURF LLC FERTILIZER	889.29	CHEMICALS	70.771.9225	915550 0003335-IN		P 674 00064
MONARCH AUTO SUPPLY INC. HOSE CLAMP	113.35	REPAIR/MAINT-TURF EQUIPM	70.771.9425	915558 6981-589809		P 674 00087
REINDERS, INC. O RING/COVER	23.63	REPAIR/MAINT-TURF EQUIPM	70.771.9425	915561 6030167-00		P 674 00099
REVELS TRACTOR WHEEL	532.09	REPAIR/MAINT-TURF EQUIPM	70.771.9425	915562 255788		P 674 00100
SHADES OF GREEN TURF SUP GREENS	180.00	FERTILIZER	70.771.9741	915590 4425		P 674 00111
GREENS	840.00	FERTILIZER	70.771.9741	915591 4423		P 674 00110
LOW MOW	294.25	FERTILIZER	70.771.9741	915592 4416		P 674 00109
	1,314.25	*VENDOR TOTAL				

Schedule of Bills by (Fnd/Dpt)
BY FUND AND DEPT (APL PLN) A/P

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT CLAIM	INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN GLENWOODIE GOLF COURSE		*****				
GOLF COURSE MAINTENANCE	2,872.61					
GENERAL & ADMINISTRATIVE						
ACUSHNET COMPANY						
SPEED MESH	849.86	COGS-GOLF MERCHANDISE	70.773.9701	915522 915445458		P 674 00008
MERCHANDISE	130.59	COGS-GOLF MERCHANDISE	70.773.9701	915523 915535479		P 674 00014
GOLF BALLS	499.83	COGS-GOLF MERCHANDISE	70.773.9701	915524 915445369		P 674 00007
MERCHANDISE	305.52	COGS-GOLF MERCHANDISE	70.773.9701	915525 915445014		P 674 00006
MERCHANDISE	131.47	COGS-GOLF MERCHANDISE	70.773.9701	915526 915445013		P 674 00005
MERCHANDISE	131.47	COGS-GOLF MERCHANDISE	70.773.9701	915527 915499342		P 674 00009
MERCHANDISE	305.52	COGS-GOLF MERCHANDISE	70.773.9701	915528 915499343		P 674 00010
GOLF BALLS	253.23	COGS-GOLF MERCHANDISE	70.773.9701	915529 915513239		P 674 00011
MERCHANDISE	58.80	COGS-GOLF MERCHANDISE	70.773.9701	915530 915526565		P 674 00013
GOLF BALLS	747.95	COGS-GOLF MERCHANDISE	70.773.9701	915531 915526564		P 674 00012
RAIN PANTS	315.13	COGS-GOLF MERCHANDISE	70.773.9701	915575 915416043		P 674 00003
RAIN PANTS	315.13	COGS-SPECIAL ORDERS	70.773.9707	915576 915416044		P 674 00004
GOLF CLUBS	248.36	COGS-SPECIAL ORDERS	70.773.9707	915577 914864416		P 674 00001
GOLF GLOVES	520.84	COGS-SPECIAL ORDERS	70.773.9707	915578 915225565		P 674 00002
	4,813.70	*VENDOR TOTAL				
COM ED						
3619096019	130.43	UTILITIES	70.773.9180	915544 04 13 2023		P 674 00024
COMCAST						
8771 40 050 0150208	991.57	UTILITIES	70.773.9180	915534 04092023		P 674 00042
GOLF GENIUS SOFTWARE						
SUBSCRIPTION	1,750.00	COMPUTER-PROGRAMS & EQUI	70.773.9634	915571 126939.		P 674 00060
MENARDS						
CAR WASH	166.00	REPAIR/MAINT BUILDINGS	70.773.9430	915583 53464		P 674 00083
MIZUNO USA INC - NDC						
GLOVES	84.00	COGS-GOLF MERCHANDISE	70.773.9701	915557 7963288 RI		P 674 00084
TAYLOR MADE GOLF COMPANY						
MERCHANDISE	3,407.33	COGS-GOLF MERCHANDISE	70.773.9701	915568 36578061		P 674 00119
MERCHANDISE	1,354.01	COGS-GOLF MERCHANDISE	70.773.9701	915569 36577952		P 674 00118
	4,761.34	*VENDOR TOTAL				
VERIZON WIRELESS						
04/14/2023-05/13/2023	550.64	TELEPHONE	70.773.9120	915608 9932452448		P 674 00132
	13,247.68					

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT CLAIM	INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN GLENWOODIE GOLF COURSE		*****				
FOOD AND BEVERAGE	.....				
CERTIFRESH CIGAR REISSUE LOST CHECK	1,023.94	TOBACCO PRODUCTS	70.775.9735	915570 49532.		P 674 00020
COZZINI BROS., INC. 4/13/2023	34.00	REPAIR/MAINT-GEN TOOLS/E	70.775.9425	915545 C13024415		P 674 00043
EVIL HORSE BREWING DELIVERY 04/20/2023 04/20/2023	140.00 190.00 330.00	COGS-ALCOHOLIC BEVERAGE COGS-ALCOHOLIC BEVERAGE *VENDOR TOTAL	70.775.9738 70.775.9738	915546 EHB-0420230 915547 EHB-0420248		P 674 00051 P 674 00052
GORDON FOOD SERVICE DELIVERY 04 25 2023 DELIVERY 04 24 2023	269.24 602.78 872.02	COGS-FOOD COGS-FOOD *VENDOR TOTAL	70.775.9736 70.775.9736	915580 767164318 915581 227021936		P 674 00062 P 674 00061
GREAT LAKES COCA-COLA DELIVERY 04/21/2023	1,731.04	COGS-NON-ALCOHOLIC BEV	70.775.9737	915594 352232084011		P 674 00063
MASTER DRAFT, LLC. 4/18/2023	130.00	REPAIR/MAINT-GEN TOOLS/E	70.775.9425	915552 2929		P 674 00077
TNJ HEATING A/C & REFRIG THERMOSTAT SENSOR	495.00	REPAIR/MAINT-GEN TOOLS/E	70.775.9425	915593 7420		P 674 00124
TURANO BAKING COMPANY DELIVERY 04/13/2023	199.56	COGS-FOOD	70.775.9736	915595 126011023		P 674 00126
WILKENS FOODSERVICE, INC DELIVERY 01/20/2023 DELIVERY 04/06/23 DELIVERY 04/13/2023	171.08 661.00 447.67 1,279.75	COGS-NON-ALCOHOLIC BEV COGS-NON-ALCOHOLIC BEV COGS-FOOD *VENDOR TOTAL	70.775.9737 70.775.9737 70.775.9736	915597 597098 915598 596005A 915599 597027		P 674 00138 P 674 00136 P 674 00137
	6,095.31	.....			
GLENWOODIE GOLF COURSE	22,215.60	**TOTAL FUND**				
TIF HALSTED SOUTH		*****				
TIF HALSTED SOUTH	.....				
COM ED 0708225049	89.44	TIF DISTRICT EXPENSES	73.730.9631	915503 04142023		P 674 00033

ACS FINANCIAL
04/27/2023 10:25:51

Schedule of Bills by (Fnd/Dpt)
BY FUND AND DEPT (APL PLN) A/P

VILLAGE OF GLENWOOD
GL540R-V08.19 PAGE 10

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT CLAIM	INVOICE	PO#	F/P ID LINE
AAAA STANDARD APPROVAL PLAN TIF HALSTED SOUTH		*****				
TIF HALSTED SOUTH	.....				
ROBINSON ENGINEERING,LTD HALSTED SOUTH REG. POND	14,615.50	ENGINEERING SERVICES	73.730.9685	915564 23040148		P 674 00101
	14,704.94	.....			
TIF HALSTED SOUTH	14,704.94	**TOTAL FUND**				
AAAA	153,226.87	*TOTAL APPROVAL PLAN				

ACS FINANCIAL
04/27/2023 10:25:51

Schedule of Bills by (Fnd/Dpt)
BY FUND AND DEPT (APL PLN) A/P

VILLAGE OF GLENWOOD
GL540R-V08.19 PAGE 11

VENDOR NAME DESCRIPTION	AMOUNT	ACCOUNT NAME	FUND & ACCOUNT CLAIM	INVOICE	PO#	F/P ID LINE
REPORT TOTALS:	153,226.87					

RECORDS PRINTED - 000139

ACS FINANCIAL
04/27/2023 10:25:52

Schedule of Bills by (Fnd/Dpt)

VILLAGE OF GLENWOOD
GL060S-V08.19 RECAPPAGE
GL540R

FUND RECAP:

FUND	DESCRIPTION	DISBURSEMENTS
01	CORPORATE FUND	108,957.19
10	WATER ACCOUNT	7,349.14
70	GLENWOODIE GOLF COURSE	22,215.60
73	TIF HALSTED SOUTH	14,704.94
TOTAL ALL FUNDS		153,226.87

BANK RECAP:

BANK	NAME	DISBURSEMENTS
BLUE	CORPORATE	108,957.19
GREN	WATER	7,349.14
RED	GLENWOODIE GOLF COURSE	22,215.60
TIFS	TIF HALSTED SOUTH	14,704.94
TOTAL ALL BANKS		153,226.87

THE PRECEDING LIST OF BILLS PAYABLE WAS REVIEWED AND APPROVED FOR PAYMENT.

DATE APPROVED BY

IPFS CORPORATION

P.O. BOX 412086
KANSAS CITY, MO 64141-2086
PHONE: (866)412-2426 - FAX: (877)242-0685
ipfs.com

NOTICE OF PAYMENT DUE		
DATE MAILED	ACCOUNT NUMBER	DUE DATE
04/11/23	ILC-316214	05/01/23

May 2023

FOR QUESTIONS, PLEASE CALL: (866)412-2426

IMPORTANT

To protect your account please make sure that your payment is made on or before the payment due date shown by 5:00 PM Central Time

MAKE CHECK OR MONEY ORDER PAYABLE to IPFS CORPORATION and return the payment and this notice to the address shown on coupon.

Go Green!

Register for eForms today. Instead of paper bills and documents, you'll receive email notices from IPFS Corporation. Visit us at ipfs.com to learn more.



1-0.1600 00000D9RPA1GI 1/1 BIN:0 0-553

VILLAGE OF GLENWOOD
CAROLYN WILLIAMSON
ONE ASSELBORN WAY
GLENWOOD, IL 60425

CURRENT BALANCE	PAYMENT DUE
\$311,465.49	\$44,495.07

PLEASE MAKE ALL PAYMENTS TO ONE OF THE ADDRESSES NOTED BELOW.

To ensure proper credit, please send the coupon below with your payment and write your account number on your check. Please see the coupon for the overnight, priority, or other special delivery address. Do not use the P.O. Box address for these services as it may cause a delay in receipt.

Make payments, view account information or register for eForms at ipfs.com.
First time users please use access code **HR6J3PDB** to register.

DETACH HERE

Written notations on this coupon will NOT be received.
To ensure proper credit, include coupon with payment.

PREBIL (10/16) Copyright 2018 IPFS Corporation

VILLAGE OF GLENWOOD
CAROLYN WILLIAMSON
ONE ASSELBORN WAY
GLENWOOD, IL 60425

PAYMENT COUPON		
PAYMENT NO.	ACCOUNT NUMBER	DUE DATE
4	ILC-316214	05/01/23

For any overnight or priority delivery, please mail to:
IPFS CORPORATION
1055 BROADWAY
11TH FLOOR
KANSAS CITY, MO 64105

PAYMENT DUE: \$44,495.07
OUTSTANDING FEES DUE: \$0.00
PAST DUE AMOUNT: \$0.00

PAYMENT DUE: \$44,495.07

IF RECEIVED AFTER 05/06/23
5:00 PM CENTRAL TIME

A LATE FEE WILL APPLY \$2,224.75

PLEASE PAY THIS AMOUNT \$46,719.82

MAKE CHECK PAYABLE AND REMIT TO:
IPFS CORPORATION
24722 NETWORK PLACE
CHICAGO, IL 60673-1247

ILC03162141 00046719827

May 2023

04/03/23

American Health Resources
Deposit Advice for Village of Glenwood

Due Date 05/01/23

Village of Glenwood
 Ms. Carolyn Williamson
 1 Asselborn Way
 Glenwood IL 604251600

Summary	
Premiums	\$8,713.92
Claims reserve balance	\$-32,647.10
Number of employees invoiced	38

pt n/a

Name	Plan	Coverage	Total
Benoit, Joseph	80% Gold Gap	Single	\$168.66
Bohn, Kyle	100% Basic	Family	\$177.22
Brunette, Linda	100% Basic	Emp with Children	\$108.00
Burke, Christopher	80% Gold Gap	Emp with Children	\$251.17
Dept Total:			\$705.05

pt COBRA

Name	Plan	Coverage	Total
Dornan, Douglas	80% Gold Gap	Single	\$168.66
Dept Total:			\$168.66

pt n/a

Name	Plan	Coverage	Total
Conner, Tyrone	80% Gold Gap	Family	\$424.85
Cordell, Diane	80% Gold Gap	Single	\$168.66
Cotton, Zachary	80% Gold Gap	Family	\$424.85
Fisher, Daniel	80% Gold Gap	Single	\$168.66
Gilani, Saahil	100% Basic	Emp with Children	\$74.48
Gonzalez, Adrian	80% Silver	Single	\$146.67
Hausier, AnnMarie	80% Gold Gap	Single	\$168.66
Hudspeth, Kelli	80% Silver	Single	\$146.67
Kolosh, Garrett	100% Basic	Single	\$72.12
Mancusi, Lauren	80% Silver	Single	\$146.67
Manousopoulos, Basilios	80% Silver	Family	\$369.43
Miller, Nathaniel	80% Gold Gap	Single	\$168.66
Morache, Thomas	80% Gold Gap	Family	\$424.85
Oldenburg, Carolyn	80% Silver	Emp with Children	\$218.41
Owens, Patrick	80% Gold Gap	Family	\$424.85
Peddycord, Derek	80% Gold Gap	Family	\$424.85
Perry, Curtis	80% Gold Gap	Family	\$424.85
Presnak, Leslie	100% Basic	Single	\$72.12
Robbins, Phillip	100% Basic	Family	\$177.22
Rodriguez, Jose	100% Basic	Emp with Spouse	\$135.69
Royals, George	80% Gold Gap	Emp with Spouse	\$322.64
Sanchez, Christopher	80% Gold Gap	Emp with Children	\$251.17
Schmidt, Paul	80% Gold Gap	Emp with Spouse	\$322.64
Smith, Matthew	80% Gold Gap	Single	\$168.66
Stone, Donald	80% Gold Gap	Emp with Children	\$251.17
Welsh Sr., Kevin	80% Gold Gap	Single	\$168.66
Welsh, Kevin	100% Basic	Family	\$177.22
White, Glenn	80% Gold Gap	Single	\$168.66



Phil Robbins <philr@glenwoodiegolf.com>

Payment Scheduled

1 message

<> <InvoiceAdmin@acushnetgolf.com>

Tue, Apr 25, 2023 at 10:24 AM

To: philr@glenwoodiegolf.com

ACH

Thank you for scheduling your payment. Your payment will process on 04/25/2023. You will find the transaction information regarding your payment listed below.

Payment Method: Glenwoodie

Payment Date: 04/25/2023

Total Amount: **\$7,173.09**

Payer Number #	Invoice #	PO #	Inv Date	Due Date	Payment Amount	Confirmation #
US00016849	915161130	PREBOOK	03/11/23	05/10/23	\$258.23	219176059
US00016849	915154743	LOGO JAR BALL	03/10/23	05/09/23	\$287.50	219176059
US00016849	915131449	PREBOOK	03/08/23	05/07/23	\$5,619.36	219176059
US00016849	915093799	CUSTOM GLOVE	03/03/23	05/02/23	\$1,008.00	219176059

Sign in to Acushnet Online Billing to review your bill and payment history.

Payment Statement

Breakthru Illinois
60 East 42nd Street, Suite 1915
New York, NY 10165

Phone:

Email : ILCredit@breakthrubev.com

Website :

NOW

GLENWOODIE GOLF COURSE

19301 S STATE ST
GLENWOOD, IL 60425
Phone:(708) 758-1212

Email: philr@glenwoodiegolf.com

ACH

Reference Number	284438148
Received On	04/25/2023
Payment Date	04/25/2023
Amount	\$2,452.04
Payment Type	ACH B-XXXX7700
Customer ID	0700174822

Payment To Date

Customer ID	Invoice Number	Invoice Date	Due Date	Payment Amount	Short Pay Reason
0700174822	0348065038	03/03/2023	04/02/2023	\$2,432.80	
0700174822	1600110692	04/11/2023	04/11/2023	\$10.80	
0700174822	1600110758	04/18/2023	04/18/2023	\$8.44	
			Total Paid	\$2,452.04	

Sue Eberle

From: autopay@fintech.com
Sent: Friday, April 21, 2023 8:29 PM
To: mfernandez_villageof
Subject: You have an Upcoming Payment - Distributor Autopay

*May 2023
ACH*

Caution: This is an external email and may be malicious. Please take care when clicking links or opening attachments.

x

For a limited time, Fintech is providing this complimentary email to notify you of an upcoming, scheduled alcohol invoice payment.

Distributor Autopay Payment Notification

Village of Glenwood - Glenwoodie Golf Cours

19301 S State St
19301 S State St
Glenwood, IL, 60425

Payment Date: 4/21/2023
Bank Account: *****7700

Invoice	Distributor	Amount
2140136	Hayes Beer Distributing	\$1,101.18
221613	Lakeshore Beverage	\$328.94
221614	Lakeshore Beverage	\$192.62
Total:		\$1,622.74

CASH REQUIREMENTS

CASH REQUIRED FOR NEGOTIABLE CHECKS &/OR ELECTRONIC FUNDS TRANSFERS (EFT) FOR CHECK DATE 04/21/23: \$169,334.63

IMPORTANT COVID-19 INFORMATION: If you filed IRS Form 7200, please notify your Paychex representative to avoid owing a balance at the end of the quarter and ensure your Form 941 is accurate.

TRANSACTION SUMMARY

SUMMARY BY TRANSACTION TYPE -	TOTAL ELECTRONIC FUNDS TRANSFER (EFT)	161,129.64	
	TOTAL NEGOTIABLE CHECKS	8,204.99	
	CASH REQUIRED FOR NEGOTIABLE CHECKS &/OR EFT	169,334.63	
	TOTAL REMAINING DEDUCTIONS / WITHHOLDINGS / LIABILITIES	27,955.17	
	CASH REQUIRED FOR CHECK DATE 04/21/23	197,289.80	

TRANSACTION DETAIL

ELECTRONIC FUNDS TRANSFER - Your financial institution will initiate transfer to Paychex at or after 12:01 A.M. on transaction date.

<u>TRANS. DATE</u>	<u>BANK NAME</u>	<u>ACCOUNT NUMBER</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>		<u>BANK DRAFT AMOUNTS & OTHER TOTALS</u>
04/20/23	FIFTH THIRD BANK	xxxxxxxxxxxxx900	Direct Deposit	Net Pay Allocations	106,513.73	
04/20/23	FIFTH THIRD BANK	xxxxxxxxxxxxx900	Direct Deposit	Deductions with Direct Deposit	789.41	107,303.14
04/20/23	FIFTH THIRD BANK	xxxxxxxxxxxxx900	Readychex®	Check Amounts	3,834.48	3,834.48
04/20/23	FIFTH THIRD BANK	xxxxxxxxxxxxx900	Garnishment	Employee Deductions	951.66	951.66
				EFT FOR 04/20/23		112,089.28
04/21/23	FIFTH THIRD BANK	xxxxxxxxxxxxx900	Taxpay®	Employee Withholdings		
				Social Security	10,436.95	
				Medicare	2,440.89	
				Fed Income Tax	15,500.33	
				IL Income Tax	7,213.08	
				IN Income Tax	250.00	
				IN Lake CO Inc	321.26	
				Total Withholdings	36,162.51	
				Employer Liabilities		
				Social Security	10,436.95	
				Medicare	2,440.90	
				Total Liabilities	12,877.85	49,040.36
				EFT FOR 04/21/23		49,040.36
				TOTAL EFT		161,129.64

CASH REQUIREMENTS

CASH REQUIRED FOR NEGOTIABLE CHECKS &/OR ELECTRONIC FUNDS TRANSFERS (EFT) FOR CHECK DATE 04/21/23: \$169,334.63

NEGOTIABLE CHECKS - Check amounts will be debited when payees cash checks. Funds must be available on check date.

<u>TRANS. DATE</u>	<u>BANK NAME</u>	<u>ACCOUNT NUMBER</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>		<u>TOTAL</u>
04/21/23	FIFTH THIRD BANK	xxxxxxxxxxxx900	Payroll	Agency/Vendor	8,204.99	
TOTAL NEGOTIABLE CHECKS						8,204.99

REMAINING DEDUCTIONS / WITHHOLDINGS / LIABILITIES - Paychex does not remit these funds. You must ensure accurate and timely payment of applicable items.

<u>TRANS. DATE</u>	<u>BANK NAME</u>	<u>ACCOUNT NUMBER</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>		<u>TOTAL</u>
04/21/23	Refer to your records for account	Information	Payroll	Employee Deductions		
				457 EE Pretax	1,285.00	
				457 EE Roth	770.00	
				Aflac Pre	308.23	
				CL Post Tax	6,093.36	
				CL Pretax	18.68	
				Dental	1,034.23	
				Fire Pension	861.17	
				Gun Reim	92.70	
				Gun Reim @	262.32	
				Gun Reimb 2	79.93	
				IMRF	2,264.83	
				Loan 3	71.63	
				Loan Repayment	100.76	
				Loan repayment 2	119.48	
				Med FSA EE Pretax	159.58	
				Medical	4,949.16	
				NCPERS Grp Life	32.00	
				Pension	7,441.65	
				Union Dues	427.50	
				Union Dues PW	29.00	
				Vision	167.53	
				Vol IMRF	764.04	
				Vol Life	410.45	
				Working Dues PW	94.46	
				pension repay	117.48	
				Total Deductions	27,955.17	
TOTAL REMAINING DEDUCTIONS / WITHHOLDINGS / LIABILITIES						27,955.17

PAYCHEX WILL MAKE THESE TAX DEPOSIT(S) ON YOUR BEHALF - This information serves as a record of payment.

<u>DUE DATE</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>	
04/26/23	Taxpay®	FED IT PMT Group	41,256.02
04/26/23	Taxpay®	IL Income Tax	7,213.08
05/20/23	Taxpay®	IN IT PMT Group	1,152.72

CASH REQUIREMENTS

CASH REQUIRED FOR NEGOTIABLE CHECKS &/OR ELECTRONIC FUNDS TRANSFERS (EFT) FOR CHECK DATE 04/21/23: \$5,192.04

IMPORTANT COVID-19 INFORMATION: If you filed IRS Form 7200, please notify your Paychex representative to avoid owing a balance at the end of the quarter and ensure your Form 941 is accurate.

TRANSACTION SUMMARY

SUMMARY BY TRANSACTION TYPE -	TOTAL ELECTRONIC FUNDS TRANSFER (EFT)	4,987.09
	TOTAL NEGOTIABLE CHECKS	204.95
	CASH REQUIRED FOR NEGOTIABLE CHECKS &/OR EFT	5,192.04
	TOTAL REMAINING DEDUCTIONS / WITHHOLDINGS / LIABILITIES	-4,987.09
	CASH REQUIRED FOR CHECK DATE 04/21/23	204.95

TRANSACTION DETAIL

ELECTRONIC FUNDS TRANSFER - *Your financial institution will initiate transfer to Paychex at or after 12:01 A.M. on transaction date.*

<u>TRANS. DATE</u>	<u>BANK NAME</u>	<u>ACCOUNT NUMBER</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>	<u>BANK DRAFT AMOUNTS & OTHER TOTALS</u>
04/20/23	FIFTH THIRD BANK	xxxxxxxxxxxxx900	Direct Deposit	Net Pay Allocations	4,987.09
					EFT FOR 04/20/23
					4,987.09
					EFT FOR 04/21/23
					0.00
TOTAL EFT					4,987.09

NEGOTIABLE CHECKS - *Check amounts will be debited when payees cash checks. Funds must be available on check date.*

<u>TRANS. DATE</u>	<u>BANK NAME</u>	<u>ACCOUNT NUMBER</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>	<u>TOTAL</u>
04/21/23	FIFTH THIRD BANK	xxxxxxxxxxxxx900	Payroll	Agency/Vendor	204.95
TOTAL NEGOTIABLE CHECKS					204.95

REMAINING DEDUCTIONS / WITHHOLDINGS / LIABILITIES - *Paychex does not remit these funds. You must ensure accurate and timely payment of applicable items.*

<u>TRANS. DATE</u>	<u>BANK NAME</u>	<u>ACCOUNT NUMBER</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>	<u>TOTAL</u>
04/21/23	Refer to your records for account information		Payroll	Employee Deductions	
				457 EE Pretax	150.00
				457 EE Roth	150.00
				CL Post Tax	-5,948.83
				CL Pretax	
				Dental	
				Loan Repayment	261.86
				Med FSA EE Pretax	
				Medical	
				Pension	399.88
				Union Dues	
				Vision	

CASH REQUIREMENTS

CASH REQUIRED FOR NEGOTIABLE CHECKS &/OR ELECTRONIC FUNDS TRANSFERS (EFT) FOR CHECK DATE 04/21/23: \$5,192.04

REMAINING DEDUCTIONS / WITHHOLDINGS / LIABILITIES (cont.) - Paychex does not remit these funds. You must ensure accurate and timely payment of applicable items.

<u>TRANS. DATE</u>	<u>BANK NAME</u>	<u>ACCOUNT NUMBER</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>	<u>TOTAL</u>
04/21/23	Refer to your records for account information		Payroll	Employee Deductions (cont.) Vol Life	
				Total Deductions	-4,987.09
TOTAL REMAINING DEDUCTIONS / WITHHOLDINGS / LIABILITIES					-4,987.09

PAYCHEX WILL MAKE THESE TAX DEPOSIT(S) ON YOUR BEHALF - This information serves as a record of payment.

<u>DUE DATE</u>	<u>PRODUCT</u>	<u>DESCRIPTION</u>		
04/26/23	Taxpay®	FED IT PMT Group	41,256.02	REPLACEMENT
04/26/23	Taxpay®	IL Income Tax	7,213.08	REPLACEMENT

AGENCY AND VENDOR PAYMENT JOURNAL

0943 1205-5196 Village Of Glenwood

AGENCY / VENDOR NAME	DESCRIPTION	AGENCY CASE # / VENDOR ACCOUNT #	DEDUCTION AMOUNT	CHECK DATE	CHECK #	THIS PERIOD CHECK AMOUNT
Colonial Life		E4478624		04/21/23	8819 *	128.71
Delta Dental		11047 000 0001 00000		04/21/23	8817 *	45.38
Fidelity Security Life Insurance Co		9789991		04/21/23	8818 *	8.36
Metropolitan Alliance of Police				04/21/23	8816 *	22.50
VENDOR CHECK TOTAL						204.95
<i>4 Transaction(s)</i>						
COMPANY TOTAL						204.95
<i>4 Transaction(s)</i>						
* - Automated Vendor Payment						

AGENCY AND VENDOR PAYMENT JOURNAL

AGENCY / VENDOR NAME	DESCRIPTION	AGENCY CASE # / VENDOR ACCOUNT #	DEDUCTION AMOUNT	CHECK DATE	CHECK #	THIS PERIOD CHECK AMOUNT
AFLAC		G1940		04/21/23	8808 *	308.23
Colonial Life		E4478624		04/21/23	8810 *	6,112.04
Construction and General Laborers'		099908		04/21/23	8814 *	94.46
Delta Dental		11047 000 0001 00000		04/21/23	8811 *	1,034.23
Fidelity Security Life Insurance Co		9789991		04/21/23	8807 *	167.53
Laborers Union Local #681				04/21/23	8812 *	29.00
Metropolitan Alliance of Police				04/21/23	8813 *	427.50
NCPERS Group Life Insurance				04/21/23	8809 *	32.00
VENDOR CHECK TOTAL						8,204.99
<i>8 Transaction(s)</i>						
COMPANY TOTAL						8,204.99
<i>8 Transaction(s)</i>						
<i>* - Automated Vendor Payment</i>						

Werner	Phillip	\$ 1,835.08	\$ 140.38		
Woods	Charles	\$ 540.02	\$ 41.32	\$ 10,551.00	\$ 807.17
PW Director					
Manousopoulos	Basilios	\$ 3,667.50	\$ 257.80	\$ 3,667.50	\$ 257.80
Public Works					
Benoit	Joseph	\$ 2,293.43	\$ 169.79		
Bohn	Kyle	\$ 2,205.38	\$ 146.24		
Giles	Kevin	\$ 1,702.13	\$ 130.21		
Houser	Shalona	\$ 1,670.75	\$ 123.70		
Kolosh	Garrett	\$ 2,087.18	\$ 153.06		
Moore	Sharrod	\$ 851.07	\$ 65.11		
Royals	George	\$ 2,876.23	\$ 207.57		
Shomo	William	\$ 1,702.13	\$ 130.21		
Strobel Mrs.	Olivia	\$ 1,872.37	\$ 143.24		
Yuknis	Larry	\$ 2,521.68	\$ 169.34	\$ 19,782.35	\$ 1,438.47
St. Center					
Cameron	Richard	\$ 300.00	\$ 22.95	\$ 300.00	\$ 22.95
Village Totals				\$ 157,408.69	\$ 11,791.18
Glenwoodie					
Maintenance					
Rodriguez	Jose	\$ 3,055.52	\$ 213.85		
Ayala	Roberto	\$ 1,453.50	\$ 111.20		
Ayala Sr	Ruben	\$ 1,961.75	\$ 150.08		
Juarez	Armando	\$ 1,163.25	\$ 88.99		
Keane	Harold	\$ 180.50	\$ 13.81		
Morales	Efren	\$ 513.00	\$ 39.25		
Munoz	Marcial	\$ 118.75	\$ 9.08	\$ 8,446.27	\$ 626.26
Glenwoodie Admin					
Robbins	Phillip	\$ 3,062.15	\$ 192.99		
Barr	Vester	\$ 260.00	\$ 19.89		
Davis	Michael	\$ 308.75	\$ 23.62		
Kennedy	Michael	\$ 715.00	\$ 54.70		
Kluck	Scott	\$ 521.50	\$ 39.89		
Knight	Walter	\$ 117.00	\$ 8.95		
Kullman	Michael	\$ 107.25	\$ 8.21		
Owens Jr	Robert	\$ 156.00	\$ 11.93		
Rogers	James	\$ 178.75	\$ 13.67		
Safford	Fredrick	\$ 328.25	\$ 25.11		
Tessling	Margaret	\$ 169.00	\$ 12.93		
Thompson	Clyde	\$ 312.00	\$ 23.86		
Tucker	William	\$ 65.00	\$ 4.97		
Vasili	Barbara	\$ 78.00	\$ 5.97		
Bonic	Brian	\$ 156.00	\$ 11.93		
Hankins	Pricilla	\$ 386.00	\$ 29.53		
Jones	Clearolie	\$ 1,245.00	\$ 95.24		
Kullman	Laurel	\$ 1,159.05	\$ 88.67		
Murdine	Legather	\$ 176.05	\$ 13.47		
Pitman	Candise	\$ 851.24	\$ 65.12	\$ 10,351.99	\$ 750.65
				\$ 18,798.26	\$ 1,376.91
Grand Total		\$ 176,206.95	\$ 12,877.86	\$ 176,206.95	\$ 13,168.09

\$ 176,206.95	Earnings	\$ 197,289.80
\$ 12,877.86	SS & MHI Employer portion	\$ 204.95
\$ 189,084.81	Total	\$ 197,494.75
\$ 8,409.94	Vendor Checks	
\$ 197,494.75	Grand total on Cash Requirements	



CYBER POLICY RENEWAL APPLICATION

NOTICE: THIS POLICY'S LIABILITY INSURING AGREEMENTS PROVIDE COVERAGE ON A CLAIMS-MADE AND REPORTED BASIS AND APPLY ONLY TO CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD, IF PURCHASED, AND REPORTED TO THE INSURER IN ACCORDANCE WITH THE TERMS OF THE POLICY. THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENT OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY AMOUNTS INCURRED FOR LEGAL DEFENSE AND CLAIMS EXPENSES. FURTHERMORE, AMOUNTS INCURRED FOR LEGAL DEFENSE AND CLAIMS EXPENSES WILL BE APPLIED AGAINST THE RETENTION.

IF A POLICY IS ISSUED, THIS APPLICATION WILL ATTACH TO AND BECOME PART OF THE POLICY. THEREFORE, IT IS IMPORTANT THAT ALL QUESTIONS ARE ANSWERED TRUTHFULLY AND ACCURATELY.

General Information

Named Insured	Village of Glenwood
Website Domain(s)	villageofglenwood.com
<i>Please list all website addresses including web and email domains</i>	
Address	1 Asselborn Way Glenwood, IL 60425
Industry	State Level Government - Local Government
Number of Employees	26-50
Revenue (expected over the next 12 months)	\$9,667,148.00
Gross Profit / Net Revenue (expected over the next 12 months)	N/A

Attestation Questions	
1. Does Village of Glenwood implement encryption on laptop computers, desktop computers, and other portable media devices?	Sometimes
2. Does Village of Glenwood collect, process, store, transmit, or have access to any Payment Card Information (PCI), Personally Identifiable Information (PII), or Protected Health Information (PHI) other than employees of Village of Glenwood?	Yes
2a. (If yes) What is the estimated annual volume of payment card transactions (credit cards, debit cards, etc.)?	<100,000
2b. (If yes) How many PII or PHI records does Village of Glenwood collect, process, store, transmit, or have access to?	No records
3. Does Village of Glenwood maintain at least weekly backups of all sensitive or otherwise critical data and all critical business systems offline or on a separate network?	Yes
4. For which of the following services does Village of Glenwood enforce Multi-Factor Authentication (MFA)?	

a. Email	Yes
b. Virtual Private Network (VPN), Remote Desktop Protocol (RDP), RDWeb, RD Gateway, and other remote access	N/A - No remote access allowed
c. Network / cloud administration and other privileged user accounts	Yes
5. Does Village of Glenwood require a secondary means of communication to validate the authenticity of funds transfers (ACH, wire, etc.) requests before processing a request in excess of \$25,000?	Yes
6. Within the last 3 years has Village of Glenwood been subject to any complaints concerning the content of its website, advertising materials, social media, or other publications?	No
7. Does Village of Glenwood enforce procedures to remove content (including third party content) that may infringe or violate any intellectual property or privacy right?	Yes

THE UNDERSIGNED AUTHORIZED REPRESENTATIVE OF THE APPLICANT DECLARES (1) THIS APPLICATION FORM HAS BEEN COMPLETED AFTER REASONABLE INQUIRY, (2) THE STATEMENTS SET FORTH HEREIN ARE TRUE AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE, AND (3) THAT THESE DECLARATIONS ARE A MATERIAL INDUCEMENT TO THE UNDERWRITER TO PROVIDE A PROPOSAL FOR INSURANCE. THE UNDERSIGNED AUTHORIZED REPRESENTATIVE AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE UNDERWRITER OF SUCH CHANGES, AND THE UNDERWRITER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.

SHOULD THERE BE A MATERIAL MISSTATEMENT OR MISREPRESENTATION BY THE APPLICANT IN THIS APPLICATION FORM OR IN ANY OTHER MATERIALS FURNISHED TO THE INSURER AS PART OF THE UNDERWRITING PROCESS, THE INSURER SPECIFICALLY AND GENERALLY RESERVES ITS RIGHTS TO DISCLAIM ANY CLAIM OR INCIDENT THAT WAS BASED UPON, ARISES OUT OF, OR IS ANY WAY RELATING TO THAT MATERIAL MISSTATEMENT OR MISREPRESENTATION. ADDITIONALLY, THE INSURER RESERVES THE RIGHT TO RESCIND THE POLICY IN ACCORDANCE WITH THE LAWS OF ANY APPLICABLE JURISDICTION.

NOTHING CONTAINED HEREIN OR INCORPORATED HEREIN BY REFERENCE SHALL CONSTITUTE NOTICE OF A CLAIM OR POTENTIAL CLAIM SO AS TO TRIGGER COVERAGE UNDER ANY CONTRACT OF INSURANCE.



Coalition Insurance Solutions, Inc.
IL License No. 3000118749
55 2nd St, Suite 2500
San Francisco, CA 94105
Producer Code: 1035616

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF.

WARNING

ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST THE INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT MAY BE GUILTY OF INSURANCE FRAUD.

Signature

Date

Print Name of Authorized Representative

Title

Email



Coalition Insurance Solutions, Inc.
IL License No. 3000118749
55 2nd St, Suite 2500
San Francisco, CA 94105
Producer Code: 1035616

NOTICE TO APPLICANTS

NOTICE TO ARIZONA APPLICANTS: For your protection Arizona law requires the following statement to appear on this form. "Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties."

NOTICE TO ARKANSAS APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment for a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO CALIFORNIA APPLICANTS: For your protection California law requires the following to appear on this form: "Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

NOTICE TO COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: Warning: it is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

NOTICE TO FLORIDA APPLICANTS: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

NOTICE TO HAWAII APPLICANTS: For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

NOTICE TO KANSAS APPLICANTS: A person who knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto is guilty of fraud.

NOTICE TO KENTUCKY APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

NOTICE TO LOUISIANA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MAINE APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

NOTICE TO MARYLAND APPLICANTS: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO MINNESOTA APPLICANTS: A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NOTICE TO NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

NOTICE TO NEW HAMPSHIRE APPLICANTS: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud as provided in RSA 638:20.

NOTICE TO NEW MEXICO APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

NOTICE TO NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE TO OHIO APPLICANTS: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

NOTICE TO OREGON APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or another person, files an application for insurance or statement of claim containing any materially false information, or conceals information for the purpose of misleading, commits a fraudulent insurance act and may subject such person to criminal and civil penalties.

NOTICE TO PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.



Coalition Insurance Solutions, Inc.
IL License No. 3000118749
55 2nd St, Suite 2500
San Francisco, CA 94105
Producer Code: 1035616

NOTICE TO RHODE ISLAND AND WEST VIRGINIA APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE TO VERMONT APPLICANTS: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term “act of terrorism” means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS’ LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

- I hereby **elect** to purchase the federal terrorism insurance coverage for the premium of \$14.70
- I hereby **reject** this offer of the federal terrorism insurance coverage and elect to have a terrorism exclusion, sublimit or other limitation included in my policy. I understand that I will have no, or limited, coverage for losses arising from acts of terrorism under my policy.

Applicant/Named Insured Signature

Date

Print Name

Arch Specialty Insurance Company;
Fortegra Specialty Insurance Company;
Ascot Specialty Insurance Company;
Allianz Underwriters Insurance Company

Name of Insurer



An Insurance Program Proposal

Village of Glenwood

Presented by:

Bobby Dufkis

847.463.7132

Bobby.Dufkis@MarshMMA.com

Assurance, a Marsh & McLennan Agency LLC company

Headquarters: Schaumburg, IL

Date Presented: April 10, 2023

Effective April 27, 2023 to April 27, 2024



Table of Contents

Your Solutions

Executive Summary
Marketing Summary
Premium Summary

Coverage Details

Cyber Liability coverage

Your Service

Your Dedicated Service Team

Disclosures

A.M. Best Financial Strength Ratings
Notice of Insurance Company Rating
Notice of Surplus Line Insurance Company
Notice of Minimum Earned Premium
Claims Made Coverage Form

Executive Summary

We appreciate the opportunity to present this proposal to you. Our proposal was developed with your specific insurance and risk management needs in mind. If upon review, there's additional information you will need to facilitate your decision-making process, please let us know.

Our Broad Service Platform

Our client centric, world class/local touch approach is mirrored across all our lines of business. From safety and risk management to corporate wellness services, and everything in between, we help clients focus on planning and are positioned to support employers with all their business risks and emerging needs. We approach strategy by exploring your challenges and objectives, offering insight gained through industry expertise, and designing solutions that impact the success of your organization.

We provide access to a powerhouse team of specialists and seasoned professionals who understand the insurance industry. These professionals deliver value and world-class strategic services and solutions. Think of our team as an extension of your own internal resources. With our depth of experience and breadth of services, we build our bench around you. Your account team navigates resources to bring you the services you need at the time you need them.

The strongest attribute of our team is that we are all consistently engaged with our clients, communicating and sharing ideas, knowledge, and tools. All our resources are designed to help you run your business more efficiently. Each service has been created to address one or more of the following:

- Eliminate administrative costs to your company
- Reduce or eliminate the potential for claims or losses
- Reduce the amount of reserves on your claims
- Provide financial protection for areas of exposure

Each of our dedicated professionals is driven by a single promise to minimize risk and maximize health for your organization. We are confident that if given the opportunity to partner with you, we will deliver on this promise and earn your loyalty.

Thank you and we look forward to representing your company's interests.

Marketing Summary

The following is a summary of the markets we approached on your behalf for your insurance renewal:

Carrier	Coverages Submitted	Response or Status
Coalition	Cyber	Quote

IMPORTANT NOTE: The coverage represented is a summary of important elements of the actual insurance being procured. The policy, when issued, contains complete details of the coverage, and therefore, supersedes this proposal. Copies of the actual policy forms will be provided upon request.

Subjectivities

If an insurance carrier we approached on your behalf indicated that there is additional information required to confirm their quote or to complete their file, it is indicated below as a subjectivity.

Carrier	Subjectivities
Coalition	<ul style="list-style-type: none"> Signed renewal application prior to binding Written order to bind

Premium Summary

The following is a summary of the insurance carrier premiums quoted and payment plan options. For comparison purposes, we also included your expiring premium adjusted to current payroll and sales totals. The figures used in this calculation are as follows:

Coverage Carrier/AM Best Rating Payment Plan	Annualized Expiring Premium	Expiring Premium Adjusted to Current Rating Basis
Cyber Coalition (Arch Specialty) / A+, XV Annual Payment: Agency Bill	\$15,001	\$15,937
Total	\$15,001	\$15,937

Note: Deposit premiums due upon binding

This premium can be added to the premium finance agreement as in the past. Please let me know if the Village wishes to finance and we will request terms from the finance company.

Cyber Liability Coverage

Limits and Retentions		
Item	Expiring - Coalition	Renewing - Coalition
Cyber Limits/Retention	\$500k/\$25k	\$500k/\$25k
Cyber Retro Date	Full Prior Acts	Full Prior Acts
Premium	\$15,001	\$15,937

Cyber		
Item	Expiring - Coalition	Renewing - Coalition
Aggregate Limit	\$500k	\$500k
Network Information Security & Employee Privacy Limit	Included	Included
Communication and Media Liability Limit	Included	Included
Regulatory Defense Expense Limit	Included	Included
Business Interruption and Business Income Expense	Included	Included
Business Interruption Waiting Period	8 hours	8 hours
Dependent Business Interruption	Included	Included
Business Interruption Systems Failure	Included	Included
Dependent Business Interruption Systems Failure	Included	Included
Voluntary Shutdown	Included	Included
Data Recovery Costs	Included	Included
Cyber Extortion	Included	Included
Cyber Breach Response Expenses	Included	Included
Crisis Management Expense Limit	Included	Included
Forensic Expenses	Included	Included
Forensic - Choice of firm	Panel	Panel
PCI	Included	Included
Reputational Harm Coverage	Included	Included
Hardware Replacement Limit (Bricking)	Included	Included
Telecomm Theft	\$100k/\$25k*	\$100k/\$25k*
Phishing Attacks - Website Impersonation Notification	\$50k/\$25k	\$250k/\$25k
Phishing Attacks - Client Phishing/Invoice Manipulation	\$250k/\$25k	\$250k/\$25k
Unauthorized Use of Computer Resources (Cryptojacking)	\$100k/\$25k*	\$100k/\$25k*
Funds Transfer Fraud Limit	\$250k/\$25k**^	\$250k/\$25k**^
Social Engineering	\$250k/\$25k**^	\$250k/\$25k**^
Cyber Terrorism	Included	Included
Choice of Counsel	Carrier	Carrier
Defense	Duty to defend	Duty to defend
Settlement- Hammer Clause	80/20	80/20
Change in Exposure	25%	25%
Extended Reporting Period	1yr-100%/2yr-150%/3yr-200%	1yr-100%/2yr-150%/3yr-200%
UW/Broker Fee	\$500	\$500
Surplus Lines Tax/Fees	\$501	\$528
Premium	\$14,000	\$14,909

This list is not intended to be all inclusive, and you should review your policy for additional or different exclusionary language.

^Transfers must be verified via a secondary means of authentication for coverage to apply

*denotes aggregate limit

Coalition - Expiring & Renewing - Wrongful Collection (i.e. BIPA) Exclusion

Proposal Disclaimer:

The coverages represented in this proposal are summaries of important elements of the actual insurance programs and coverages being procured. The policies, as issued by the carriers, will contain complete details of the coverage, and therefore, supersede this proposal. At your request, copies of all policies being presented herein are available for review prior to purchasing these coverages. The proposal is based on limits of insurance and exposure bases that were provided to us by you.

Your Dedicated Service Team

Your service team listed below has the responsibility of executing your service plan.

Broker / Consultant		
<i>Responsible for the overall handling of your insurance and risk management needs including program analysis, marketing negotiations, coverage placement and service deliverance.</i>		
Bobby Dufkis	Bobby.Dufkis@MarshMMA.com	(847) 463-7132
Account Manager		
<i>Responsible for the day-to-day management of your account; answering coverage questions, negotiating with markets, checking policies and reviewing audits.</i>		
Laura Koleno	Laura.Koleno@MarshMMA.com	(847) 463-7843
Maggie Kenny (Backup)	Maggie.Kenny@MarshMMA.com	(312) 625-5940
Client Service Representative		
<i>Responsible for issuing certificates of insurance, updating and maintaining your automobile and equipment schedules and requesting endorsements.</i>		
Shawna Zamora	Shawna.Zamora@MarshMMA.com	(847) 463-7120
Sara McElhose (Backup)	Sara.McElhose@MarshMMA.com	(847) 944-9091
Claims		
<i>Responsible for assisting you in filing claims, enhancing carrier communication and helping facilitate prompt claim payment.</i>		
Jennifer Wilkinson	Jennifer.Wilkinson@MarshMMA.com	(847) 463-7359
<i>Use the below email address to report claims other than Workers Compensation and Automobile Claims.</i>		
Email address:	MWIL.ClaimsBI-Reporting@MarshMMA.com	
Safety Consulting		
<i>Responsible for loss prevention in the areas of property, liability, workers compensation and OSHA compliance.</i>		
Bobbie Mitchell	Bobbie.Mitchell@MarshMMA.com	(312) 625-5949

Insurance Compensation and Disclosure Statements

Proposal Disclaimer

The coverages represented in this proposal are summaries of important elements of the actual insurance programs and coverages being procured. The policies, as issued by the carriers, will contain complete details of the coverage, and therefore, supersede this proposal. At your request, copies of all policies being presented herein are available for review prior to purchasing these coverages. The proposal is based on limits of insurance and exposure bases that were provided to us by you.

Subject to Audit

The premium for certain coverages is subject to audit and adjustment at the close of each audit period. Please note the classification codes and exposure basis included in the proposal were provided by you and have not been checked for accuracy by us or by the insurance carrier(s) providing the quotation(s). The estimated premiums charged for this policy are calculated using your information, and according to the carrier's manual, rules, classifications, rate filings and rate plans. All premiums are subject to verification and re-rating based upon audits of both classifications and exposures and are subject to minimum premiums as stated on the policy. Failure to comply with audit verification could result in an Audit Noncompliance Charge.

Notice of Sources of Income

Marsh & McLennan Agency LLC ("MMA") prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: <https://mma.marshmma.com/non-us-affiliates>. In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf;

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client.

- **Client Fees** – Some clients may negotiate a fee for MMA's services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA's engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client's placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer's performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- **Medallion Program and Sponsorships** – Pursuant to MMA's Medallion Program, participating carriers sponsor educational programs, MMA events and other initiatives. Depending on their sponsorship levels, participating carriers are invited to attend meetings and events with MMA executives, have the opportunity to provide education and training to MMA colleagues and receive data reports from MMA. Insurers may also sponsor other national and regional programs and events.
- **Other Compensation & Sponsorships** – From time to time, MMA may be compensated by insurers for providing administrative services to clients on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events.

We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at <https://www.marshmma.com/us/compensation-guide.html>.

A.M. Best Financial Strength Ratings

A.M. Best's Financial Strength Ratings have been provided in the Premium Summary for each insurance company proposed. Company ratings and insurer profiles are also available on Best's corporate Web site free of charge at www.ambest.com.

Best's Financial Strength Ratings provide an opinion of an insurer's financial strength and ability to meet ongoing obligations to policyholders. The analytical process incorporates a host of quantitative and qualitative measures, including comparisons to peers and industry standards as well as assessments of an insurer's operating plans, philosophy and management. A complete list of Best's Rating Methodologies is available and continually fine-tuned to reflect ever-changing industry, regulatory and legal developments, as well as changes in underlying business fundamentals.

A.M. Best's Financial Strength Ratings:

Rating	Rating Category	Rating	Rating Category
A++, A+	Superior	C, C-	Weak
A, A-	Excellent	D	Poor
B++, B+	Good	E	Under Supervision
B, B-	Fair	F	In Liquidation
C++, C+	Marginal	S	Rating Suspended

A.M. Best's Financial Size Categories (FSC):

FSC	Policyholders' Surplus	FSC	Policyholders' Surplus
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

Note: Ranges are in millions of dollars

A.M. Best's Not Rated Categories:

This designation is assigned to companies that are not rated by A.M. Best.

Notice of Surplus Line Insurance Company

The proposal being presented to you contains one or more coverages which are being underwritten by an insurer which is Non-Admitted in your state but is a Surplus Lines carrier.

In the United States, states have the authority to regulate insurance companies and have controlled insurance mainly through their licensing powers. The license is a document that indicates an insurer has met the minimum requirements established by state statute and is authorized to engage in the lines of business for which it has applied. A surplus lines insurer is a company that underwrites risks for which insurance coverage generally is not available through a company licensed in the insured's state (an admitted insurer). This business, therefore, is placed with a non-admitted insurer. A non-admitted insurer is not licensed in the state but allowed to operate in accordance with excess or surplus lines provisions of state insurance laws.

The importance of a company being licensed in a particular state also determines the protection afforded a policyholder by the state's Insurance Guaranty Fund laws and regulations regarding non-renewals and premium increases that generally apply only to licensed insurers. The Guaranty Fund may provide additional financial protections in the event a licensed/admitted carrier becomes bankrupt.

While being a non-admitted carrier does not reflect any negative financial position, we are required to make you aware of this situation before coverage is purchased. In many instances, these insurers are highly rated by the A.M. Best Company. The coverage(s) and insurer(s) to which this applies are listed below:

Policy Effective Dates	Coverage	Insurance Company	AM Best Rating
4/27/23 – 4/27/24	Cyber	Coalition /Arch Specialty	A+, XV

Notice of Minimum Earned Premium

The proposal being presented to you contains one or more coverages which contain a minimum earned premium provision. Once coverage is bound, the minimum earned premium is the amount of premium actually earned (and therefore not refundable) by the insurance company even if the policy is immediately canceled by the named insured.

The coverage(s) and insurer(s) to which this applies are listed below:

Policy Effective Date	Coverage	Insurance Company	Minimum Earned Premium
4/27/23	Cyber	Coalition/Arch Specialty	All taxes and fees fully earned at policy inception. No flat cancellation

Claims-Made Coverage Form Explanation

On a claims-made coverage form, the policy that will respond to a liability claim will be the policy that is in force at the time the claim is made, not the policy in force at the time of the occurrence of the claim. In other words, the claims-made coverage applies to claims which were made during the policy period, regardless of when the injury or damage occurred (subject to the retroactive date).

In general, a claim is deemed to be made when a “wrongful act” is alleged against an insured. Some carriers require that for coverage to apply a demand for damages accompany the allegations. Different carriers take slightly varying approaches on the claims made concept and you should review your policy carefully for an explanation of this coverage.

The claims-made policy covers claims against you for occurrences that took place back to the **retroactive date** shown in the policy. Occurrences that took place before the retroactive date are not covered. Ideally, the retroactive date should reflect the date when the claims-made coverage first began, and the same retroactive date should be continued on a claims-made renewal to avoid gaps in coverage. *(For example, if a claims-made policy effective 1/1/2010 to 1/1/2011 has a retroactive date of 1/1/2009, then a claim made on 5/3/2010 for an injury that occurred on 4/1/2009, would apply to this policy. If the claim made on 5/3/2010 was for an occurrence on 4/1/2008, the claim would not be covered by this policy).*

If any of the following situations occur under a claims-made policy, then it is recommended that an **extended reporting period** or **tail coverage** be purchased:

- Coverage is cancelled or not renewed
- Coverage is renewed or replaced with coverage that has a later retroactive date
- Coverage is renewed or replaced with an occurrence policy

An extended reporting period extends the period for reporting claims. Claims received during any extended reporting period are treated as if they were made on the last day of the policy period. Note that the purchase of tail coverage does not increase or renew the limits of liability.

Claims-Made Coverage Form Explanation, continued

Renewing a Claims Made Policy

The issues involved in moving from claims-made policies to occurrence policies and vice versa should be understood before making any change as well as at each renewal. There are three basic scenarios to consider:

Occurrence form to Claims-made form:

This is the easiest of the scenarios to review as this situation does not create a coverage gap. Any claims made after the change from occurrence to claims-made forms for injuries or damage that occurred while the occurrence insurance was in place will be insured by that occurrence policy. It is important to review the following two scenarios when making this change, so you are prepared to address the issues at renewal time.

Claims Made to Claims Made:

As long as the retroactive date on **all** subsequent claims-made policies remains the same as the date that claims-made coverage was first purchased, a coverage gap is not created. For example, if claims-made coverage is first purchased on 3/1/2010, then the first claims-made policy and each claims-made policy after that should all have the same retroactive date of 3/1/2010. The retroactive date should **not** be advanced with each policy year.

Sometimes an insurance carrier will not agree to provide this retroactive date and will only offer a retroactive date that is later. Or, due to pricing considerations or other issues, an insured may choose to purchase a policy with a later retroactive date. Both scenarios create a gap in coverage. In these cases, an extended reporting period (often called tail coverage) should be purchased for the period up to the new retroactive date in order to avoid or minimize the possibility of an uninsured claim.

Claims Made Form to Occurrence Form:

When making a conversion from a claims-made form to an occurrence form, a coverage gap is created if an extended reporting period is not purchased. The extended reporting period should be purchased to cover those claims that occurred before the change to an occurrence form but had not yet triggered a claim under the expiring claims-made form. The extended reporting provision would allow for those claims to be reported under the expiring claims-made form for the length of time purchased.

Non-Renewing or Canceling a Claims-Made policy

It is important that you immediately do the following:

- Ensure all potentially compensable events or incidents are reported
- Ensure all known claims are reported

Most policies (but not all policies – refer to the policy language) include an automatic extended reporting period of 30 or 60 days (this does not apply if policy is cancelled for non-payment of premium or if coverage has been replaced). The Extended Reporting Period starts with the end of the policy period, during which claims arising out of occurrences which take place on or after the retroactive date but before the end of the policy period may be first made. If you wish to further extend the reporting period, tail coverage must be purchased.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2022 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com

MEMO

Date: April 28, 2023

To: Mayor, Village Administrator and Board of Trustees

From: B. Manousopoulos

RE: Grass Contract

On April 18, 2023, Elmore's Lawn Care submitted a signed contract to The Village. The contract has been submitted for Board approval for lawncare of Village owned properties and private parcels with grass code violations. The contract will expire in March of 2025. If you have any questions please feel free to contact me.