

## EXCESS PUBLIC ENTITY LIABILITY INSURANCE SUMMARY

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<b>Insurance Company:</b>	Cities & Villages Mutual Insurance Company
<b>Best's Rating:</b>	A – (V1)
<b>Term:</b>	January 1, 2003 – January 1, 2004
<b>Description of Coverage:</b>	This policy will indemnify you for losses in excess of the retention which you are legally obligated to pay by reason of liability imposed by law or liability assumed by contract for damages because of Bodily Injury, Personal Injury, Property Damage or Public Officials Errors & Omissions.
<b>Limits of Liability:</b>	\$5,000,000 Each Occurrence, less the Insured's retained limit
<b>Insured's Retention:</b>	Range from \$10,000 to \$175,000 - Any One Occurrence \$40,000 to \$700,000 - Aggregate
<b>Definition of Insured:</b>	<ol style="list-style-type: none"><li>1. Any entity in Item 1 of the Declarations</li><li>2. Persons who are past, present or appointed officials, employees or volunteers of the Insured whether or not compensated while acting for or on the behalf of the Insured, including while acting on outside committees, agencies, districts, authorities, councils, commissions or boards at the direction of the Insured.</li><li>3. Any and all commissions, agencies, redevelopment agencies, districts, authorities, housing authorities, councils (including the governing councils) or similar entities coming under the Insured's direction or control for which the Insured's council members sit as the governing body.</li></ol>

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This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy and is not intended to reflect all the terms, conditions and exclusions of the policy. Moreover, the information contained in this document reflects coverage as of the effective date of the policy and may not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the actual policy. The insurance afforded by the listed policy is subject to all the terms, exclusions and conditions of such policy.

## **MAJOR EXCLUSIONS:**

## **GENERAL EXCLUSIONS COVERAGES 1..2.:** (NOT DETAILED LIST; REFER TO POLICY)

1. Contamination or alleged contamination of any environment by pollutants, unless caused by heat, smoke or fumes from a hostile fire.
2. Lead Exposure
3. Past salary or wages due because of discrimination, wrongful termination or violation of civil rights of any employee or official of the Insured.
4. Bodily Injury to an employee arising out of and in the course of his/her employment.
5. Any obligation under and workers' compensation or disability benefits law or any similar law.
6. Ownership or operation of any airport.
7. Ownership or operation of any hospital, clinic or facility; rendering of or failure to render professional services.
8. Rupture, bursting, overflow, seepage or release of water of any dams, with a capacity of more than 50 acre feet.
9. Intentional acts, unless committed solely for the purpose of protecting threatened life or property.
10. Property in the insured's care, custody or control; aircraft or watercraft larger than 26 feet in length.
11. Ownership, operation, use or maintenance of any aircraft.
12. Automobile liability arising from operations of any transit authority, transit system or fixed-route public transportation.
13. Failure to supply gas, water or electricity.
14. Eminent domain, condemnation proceedings or inverse condemnation.
15. Liability assumed under any contract where we are not allowed to participate in any arbitration or claims proceedings; professional services by an architect, engineer or surveyor.
16. Electrical power generator or distribution facilities
17. Ownership or operation of any chair lifts at ski facilities.
18. Liability from Nuclear Material.

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19. Liability due to War.
20. Unlawful discrimination in any employee benefit plan.
21. Refund of taxes, fees or assessments.
22. Financial gain to which an individual was not legally entitled; or the willful violation of the penal code.
23. Estimates of costs or cost estimates or faulty preparation of bid specifications or plans.
24. Breach of contractual obligation; or failure to perform.
25. ERISA Liability.
26. COBRA Liability.
27. IRCA Liability
28. Public Officials Errors and Omissions from Bodily Injury; Property Damage; Personal Injury

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