

An Insurance Risk Management Review

Village of Barrington Hills



01/01/13 to 01/01/14

Presented By: Craig Flynn, CIC

Your Servicing Team

Lundstrom Insurance offers professional and experienced personnel, who stand ready at all times to serve your organization in any capacity related to the insurance function. We strive to attract high-level employees that have demonstrated superior academic achievement, reached a level of maturity to deal with complex problems, and have the desire to improve through advanced training. We continually seek experienced personnel who can bring us unique skills and have developed professionalism consistent with our high standards. Our team approach allows us to provide dedicated quality insurance, risk management and claims service to all our clients. You are assured to receive the utmost in personal service. We have organized the following service team approach:

Craig Flynn , CIC – Executive Vice President
847-289-7518
cflynn@lundstrominsurance.com

Brett Lundstrom – President
847-289-7530
blundstrom@lundstrominsurance.com

Craig and Brett assist the Village with risk analysis including identification of exposures, recommended appropriate transfer of risk and proper use of self-insurance and / or deductibles. We believe risk analysis is the heart of your program.

Amy Nelson – Senior Account Manager
847-289-7541
anelson@lundstrominsurance.com

Amy is the primary contact that will handle your daily service needs promptly. These include but are not limited to: processing certificates of insurance, processing policy changes, reviewing audits, and issuing automobile identification cards.

Heather L Friedel, CIC – Claims Manager
847-289-7511
hfriedel@lundstrominsurance.com

Heather will assist you at the time of loss, to make sure that the claim is presented in an appropriate and complete manner so that the loss settlement is fair and satisfactory. We will provide pro-active assistance and support to you on all claims. Whenever necessary, we will intervene in any coverage or monetary dispute between you and the insurance carrier.

Laura Barker, CIC, CISR – Marketing Manager
847-289-7512
lbarker@lundstrominsurance.com

Maintaining a proper relationship with insurance company contacts in order to provide the best combinations of protection is essential. Laura negotiates with companies for comprehensive coverages and fair pricing. The markets or carriers, which we use, are selected based on their financial integrity, market share as it relates to particular coverage and quality of local support staff.

Risk Management Services Provided

Lundstrom Insurance provides a variety of services to meet the risk management needs of our diverse client base. These services include, but are not limited to, the following:

- Risk analysis including identification of exposure, recommended appropriate transfer of risk, and proper use of self-insurance and/or deductibles.
- Work on a team approach with a backup account executive and also an agency customer service representative
- Prepare complete and accurate specifications to solicit the most comprehensive and broadest coverages and programs available, in order to provide excellent value.
- Maintenance of a proper relationship with insurance companies. The markets or carriers, which we use, are selected based on their financial integrity, market share as it relates to particular coverages, and quality of local support staff.
- Work to "sell" your account to the insurance company underwriters by presenting the best and most comprehensive picture of your account.
- Present the results of our efforts in a clear manner, and with the benefit of our experience provide recommendations.
- Review all insurance provisions of leases, contracts, or other agreements, for adequacy, compliance, and any additional cost or coverages that may be required, and recommend modifications as needed and appropriate.
- Assist in negotiating insurance problems with landlords, tenants, contractors, consultants, etc.
- The issuance of Certificates of Insurance, Automobile Identification Cards, and other insurance evidence as needed.
- Review all policies of insurance for accuracy.
- Order any policy changes and upon receipt, again review for accuracy.
- Monitor and check each audit for accurate premium charges.
- Provide a "Schedule of Insurance" for easy reference of your coverages.
- Review company safety engineering recommendations and guide you in implementing them, or, in some cases if appropriate, assist the company in having them modified or adjusted.
- At time of loss, we assist to make sure that the claim is presented in an appropriate and complete manner so that the loss settlement is fair and satisfactory.
- Be available when needed to assist in all of your insurance needs. We have specific "backup" people assigned to your account.

Commitment of the Agency

For over five decades, Lundstrom Insurance has provided personal and commercial insurance services to a diverse client base of prestigious individuals and organizations. An intense commitment to personal services is the hallmark of Lundstrom Insurance's success.

Lundstrom Insurance's client service is driven by the commitment to building and maintaining long-term relationships rather than short-term profits. Each client receives ongoing services, which enhance the function and cost-effectiveness of their insurance and risk management programs.

In a proactive vein, Lundstrom Insurance has already positioned resources to develop and market the next generation of insurance products and financial services. Lundstrom Insurance professionals are on the leading edge as changes occur in the financial services industry. Our well-trained professionals are dedicated to the highest standards of excellence. By utilizing the broad knowledge, experience, and creativity of these professionals, Lundstrom Insurance is able to provide a combination of sophisticated products and services.

The bottom line on Lundstrom Insurance's capabilities is clear: Protecting the assets and earning power of your company from loss or destruction. The measure of our success is just as straight forward: The minimization of adverse financial effects on your cash flow, Balance Sheet and Profit and Loss Statement. We look forward to continuing to demonstrate our effectiveness as your broker and risk manager partner.

Named Insured Schedule

Village of Barrington Hills

Property Insurance

Insured: Village of Barrington Hills
Insurer: Scottsdale Insurance Company
Policy Term: 01/01/13 to 01/01/14

Cause of Loss Form Used: Special Form

Special Form: Provides coverage against direct physical loss or damage, except those perils that are specifically excluded in the policy.

Prem#	Bldg#	Subject of Insurance	Amount	Coin%	Ded.	Valuation
All	All	Blanket Property*	\$5,410,293	N/A	\$5,000	RC / AV
All	All	Equipment Breakdown	Included	N/A	\$5,000	RC

***Blanket Property includes: Buildings, Business Personal Property, Contractor's Equipment, Law Enforcement Equipment, Computer Hardware and Software**

Definitions:

COIN% - Coinsurance %

Valuation:

RC – Replacement Cost

ACV – Actual Cash Value

AV – Agreed Value – Requires signed statement of values / business income worksheet.

ALS – Actual Loss Sustained – Unlimited amount up to 12 months.

Property Coverage Extensions

Coverage	Limit
Debris Removal	25% of the Loss up to policy limits*
Fire Department Service Charge	\$25,000
Business Income and Extra Expense	\$100,000
Pollutant Cleanup	\$10,000
Ordinance or Law	
Coverage A – Undamaged portion	Included in building limit
Coverage B – Demolition	\$250,000
Coverage C – Increased Cost of Construction	Included in Coverage B
Inventory or Appraisal Cost	\$10,000
Employee Dishonesty	\$50,000
Money and Securities	\$20,000
Newly Acquired Premises	
Buildings	\$1,000,000
Business Personal Property	\$500,000
Personal Property Off Premises	\$100,000
Outdoor Property	\$25,000
Maximum – any one tree, shrub or plant	\$1,000
Personal Effects	
Owned by Any One Person	\$25,000
At Each Premises	\$50,000
Valuable Papers and Records – Each Premises	\$100,000
Accounts Receivable – Each Premises	\$250,000
Arson Reward	\$25,000
Lock Replacement	\$15,000
Underground Water Seepage	\$10,000
Fine Arts – Each Premises	\$75,000

* If the total blanket limit has been exhausted, coverage is limited to \$25,000.

Commercial General Liability

Insured: Village of Barrington Hills
Insurer: Scottsdale Insurance Company
Policy Term: 01/01/13 to 01/01/14

Coverage Written On: Occurrence Form

Coverage	Limits
General Aggregate	\$2,000,000
Products and Completed Operations Aggregate Limit	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence	\$1,000,000
Damages to Premises Rented to You	\$500,000
Medical Expense Limit - Any One Person	\$5,000
Employee Benefits Liability	
Limit	
Each Offense	\$1,000,000
Aggregate	\$1,000,000

Coverages Included:

- Premises/Operations
- Products/Completed Operations
- Independent Contractors
- Personal/Advertising Injury
- Medical Payments
- Contractual Liability
- Damages to Premises Rented to You
- Employees as Additional Insured
- Host Liquor Liability
- Incidental Medical Malpractice Liability
- Broad Form Property Damage Liability
- Non-Owned Watercraft Liability (Under 51 Feet)
- Volunteers included as Insured
- Bodily Injury includes Mental Anguish

Commercial Automobile

Insured: Village of Barrington Hills
Insurer: Scottsdale Insurance Company
Policy Term: 01/01/13 to 01/01/14

Coverage	Limit	Per
Bodily Injury and Property Damage	\$1,000,000	Each Accident
Medical Payments	\$5,000	Each Person
Uninsured Motorist	\$1,000,000	Each Accident
Underinsured Motorist	\$1,000,000	Each Accident
Hired and Non-Owned	\$1,000,000	Each Accident

Coverage	Type of Coverage
Liability	Any Auto
Medical Payments	All Owned Autos
Uninsured Motorist	All Owned Autos
Underinsured Motorist	All Owned Autos
Comprehensive	Specifically Described Autos
Collision	Specifically Described Autos
Specified Causes of Loss	Specifically Described Autos

Owned Autos

Owned auto coverage is only provided for autos listed on the schedule and titled to the Village of Barrington Hills.

Drive Other Car Coverage (coverage not currently provided)

Drive Other Car coverage provides nonowned automobile liability coverage for the named individual and their spouse, while a resident of the same household. Coverage does not extend to any auto owned by that individual or by any member of his/her household.

Rental Car Coverage

When renting a vehicle, Lundstrom Insurance Agency recommends that you purchase the optional physical damage coverage sometimes called a collision damage waiver. There are often fees and damages specified under the rental contract that are not and cannot be covered by your auto insurance policy.

Employment Practices Liability

Insured: Village of Barrington Hills
Insurer: Scottsdale Insurance Company
Policy Term: 01/01/13 to 01/01/14

Coverage Written On: Claims Made Form

Coverage	Limits
Each Wrongful Act	\$1,000,000
Aggregate	\$1,000,000
Deductible	\$15,000

Covers accusations of alleged wrongful terminations, sexual harassment, discrimination to employees and potential employees.

Endorsements / Special Conditions (including but not limited to):

- Back Wages – included up to policy limits*
- Coverage included for Mental Anguish/Emotional Distress/Personal Injury
- Non-Monetary Defense – included up to policy limits*
- Consent to Settle Included
- Full Prior Acts coverage included (exception: back wages prior acts date 1-1-11)

*This is a coverage enhancement to the renewal policy; expiring policy provided sublimits of \$100,000 for each of these coverages

Public Officials Liability

Insured: Village of Barrington Hills
Insurer: Scottsdale Insurance Company
Policy Term: 01/01/13 to 01/01/14

Coverage Written On: Claims Made Form

Coverage	Limit
Each Wrongful Act	\$1,000,000
Aggregate	\$1,000,000
Deductible	\$5,000

Endorsements / Special Conditions (including but not limited to):

- Consent to Settle Included
- Land Use Planning and Zoning Included
- Full Prior Acts coverage included

Law Enforcement Liability

Insured: Village of Barrington Hills
Insurer: Scottsdale Insurance Company
Policy Term: 01/01/13 to 01/01/14

Coverage Written On: Occurrence Form

Coverage	Limit
Each Wrongful Act	\$1,000,000
Each Person	\$1,000,000
Aggregate	\$1,000,000
Deductible	\$15,000

Endorsements / Special Conditions (including but not limited to):

- Consent to Settle Included

Workers Compensation

Insured: Village of Barrington Hills
Insurer: Safety National Casualty Co / IL Public Risk Fund (IPRF)
Policy Term: 01/01/13 to 01/01/14

Workers Compensation Benefits (A):

State: IL

Employers Liability (B):

Bodily Injury by Accident	\$2,500,000	Each Accident
Bodily Injury by Disease	\$2,500,000	Policy Limit
Bodily Injury by Disease	\$2,500,000	Each Employee

Workers Compensation

Insured: Village of Barrington Hills
Insurer: Safety National Casualty Co / IL Public Risk Fund (IPRF)
Policy Term: 01/01/13 to 01/01/14

State	Code	Classification	Rate	Estimated Payrolls	Premium
IL	7720	Police Officers	5.520	\$1,731,699	\$95,590
IL	8810	Clerical	0.426	\$857,049	\$3,651
		Administrative Fee	3%		\$2,977
Total					\$102,218

IPRF Grant Program has reserved \$5,900 for the Village of Barrington Hills. Grant deadline is March 15, 2013 with benefit paid in May 2013.

Five Year Premium and Loss Summary

Policy Term	Annual Premium	Total Incurred Losses**	Loss Ratio
12/15/07 – 12/15/08	\$61,404	\$83,824	136.5%
12/15/08 – 12/15/09	\$62,260	\$118,447	190.2%
12/15/09 – 12/15/10	\$61,733	\$207,770	336.6%
12/15/10 – 12/15/11	\$69,297	\$34,757	50.2%
12/15/11 – 01/01/13	\$92,122*	\$3,020	3.3%
TOTAL	\$346,816	\$447,818	129.1%

*Unaudited Premium

**As of 8-27-12

Umbrella Liability

Insured: Village of Barrington Hills
Insurer: National Casualty Co
Policy Term: 01/01/13 to 01/01/14

Coverage	Limit	Per
Limit of Liability	\$10,000,000	Each Occurrence
	\$10,000,000	Annual Aggregate
Self-Insured Retention	\$10,000	

Schedule of Underlying Coverages:

Type	Limit	
Automobile Liability	\$1,000,000	Combined Single Limit
General Liability	\$1,000,000	Each Occurrence
	\$2,000,000	General Aggregate
	\$2,000,000	Products / Completed Operations Aggregate
	\$1,000,000	Personal and Advertising Injury
Employers Liability	\$2,500,000	Disease Policy Limit
	\$2,500,000	Disease Each Employee
	\$2,500,000	Each Accident
Employee Benefits Liability	\$1,000,000	Each Employee
	\$1,000,000	Aggregate
Law Enforcement Liability	\$1,000,000	Each Wrongful Act
	\$1,000,000	Aggregate
Public Officials Liability	\$1,000,000	Each Wrongful Act
	\$1,000,000	Aggregate
Employment Practices Liability	\$1,000,000	Each Wrongful Act
	\$1,000,000	Aggregate

Excess Liability

Insured: Village of Barrington Hills
Insurer: RSUI
Policy Term: 01/01/13 to 01/01/14

Coverage	Limit	Per
Limit of Liability*	\$20,000,000	Each Occurrence
	\$20,000,000	Annual Aggregate

Schedule of Underlying Coverages:

Type	Limit	
Lead Umbrella Liability	\$10,000,000	Each Occurrence
	\$10,000,000	Aggregate

*Excluding Employment Practices Liability

Premium Comparison

Insured: Village of Barrington Hills
Policy Term: 01/01/13 to 01/01/14

Coverage	1/1/12 – 1/1/13 Expiring Term Premium	1/1/13 – 1/1/14 Proposed Term Premium	Optional Terrorism
General Liability & Property	\$14,461	\$15,583	\$295
Business Auto	\$17,769	\$18,792*	N/A
Management Liability**	\$15,410	\$14,675	N/A
Workers Compensation	\$92,122	\$102,218	N/A
\$10mill Lead Umbrella	\$13,764	\$13,800*	\$690
\$20mill Excess Umbrella - RSUI	\$25,000	\$26,250	N/A
Total	\$178,526	\$191,318	\$985

Final premium may vary due to revisions and is subject to policy issuance.

Travelers provided us with a quote of \$89,174 for General Liability, Property, Business Auto, Management Liability and \$10,000,000 Umbrella. If we add the \$20,000,000 Excess Liability and Workers Compensation, the total annual premium would total \$216,392.

***Quote Option:**

With a \$1,000 BI/PD deductible on the Auto Liability, the annual savings would be \$567 on the Auto and \$62 on the Lead \$10mill Umbrella.

*****Management Liability includes Public Officials Liability, Law Enforcement Liability and Employment Practices Liability***

Quote Subject To:

Receipt and review of the two items referenced in the 11-7-12 email from the Village Engineer:

- Bridge Condition Report (submitted May of 2012 and approved by IDOT October 2012) – Village Engineer provided to us on 11-21-12; sent on to Scottsdale on 11-21-12
- Project Development Report (to be submitted November 2012) – not available, as of 11-21-12

Disclaimer: The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. Please read your policy for specific details of coverages.

Some Areas of Little or No Coverage

- **Fiduciary Liability** – protects the Police Pension Fund Board as they act in a fiduciary capacity for the PERS. Please confirm that the policy purchased by the Police Pension Board is still active.
- **Ordinance or Law** – coverage is provided up to \$250,000 for demolition and increased cost of construction. Higher limits are available at an additional cost.
- **Debris Removal** – coverage is provided at 25% of the loss, up to the policy property limits. Higher limits are available at an additional cost.
- **Crime/Employee Dishonesty** – coverage for employee theft, or damage to, Village Business Personal Property, money and securities. The Scottsdale policy excludes coverage resulting from a dishonest or criminal act committed by any elected or appointed official, treasurer, officer or director. A separate Crime policy is recommended, as it would extend coverage to those excluded above.
- **Internet & Cyber Liability and Paper & Electronic Data Breach** – if there is a breach of private or confidential information through your computer system or paper or electronic files, coverage would be provided to notify all parties, as legally required, even those that may not have been affected by the breach.
- **Asbestos** – this is a standard exclusion on most liability policies.
- **Pollution** – this is a standard exclusion on most policies. Coverage can be obtained for pollution incidents arising from a covered loss to the above-ground gas tank.
- **Fungi or Bacteria** – this is a standard exclusion on most liability policies.
- **Earthquake and Flood** – coverage is specifically excluded, but can be purchased.
- **Hired Physical Damage** – if coverage is requested, physical damage would extend to vehicles “hired” (rented or short-term lease) by the Village. Coverage is not currently included in the Village’s Business Auto policy but can be added for an additional cost.
- **Drive Other Car Coverage** – coverage can be purchased to extend the Business Auto policy to key employees who only drive a Village-owned vehicle and do not carry a Personal Auto Policy in their household.
- **Rental Reimbursement** – reimbursement, up to a selected limit, for a vehicle rented due to a loss to a covered vehicle.
- **Equipment Leased or Loaned to Others** – coverage is not included in your standard policy. It is recommended that a policy be established that no Village-owned property or equipment is to be leased or loaned out. This includes a Village employee taking equipment home for personal use.
- **Sexual Misconduct / Molestation** – limited coverage is provided for defense only under the Law Enforcement Liability coverage.
- **Water Backup from Sewers, Drains or Sumps** – coverage not currently provided but can be added at an additional cost.

Policyholder Notice Terrorism Insurance Coverage

Your policy (or the policy proposed to you) contains coverage for certain losses caused by terrorism.

Premium:

We are required to notify you of the portion of the premium, if any, attributable to the coverage for terrorist acts certified under the Terrorism Risk Insurance Act of 2002 and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007.

The portion of your premium that is attributable to coverage for terrorist acts certified under the Act is \$985.

Federal Participation:

The Act also requires us to provide disclosure of federal participation in payment of terrorism losses.

Effective November 26, 2002, under your policy (or the policy proposed to you), any losses caused by certified acts of terrorism would be partially reimbursed by the United States Government, Department of Treasury, under a formula established by federal law. Under this formula, the Federal Government's share of compensation for Insured Losses in each year up to and including calendar year 2014 is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible. The insurer's deductible is an amount equal to 20% of their direct earned premiums over the calendar year immediately preceding the applicable program year.

Act 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 concurrence with the Secretary of State 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 an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, 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.

Lowering Your Workers Compensation Cost

What you can do to lower your Workers Compensation costs:

While you may have little control over the rising costs of health care, as an employer you have the tools to lower your Workers' Compensation costs by reducing on-the-job injuries and returning injured employees to work. The following information will help you put an effective loss control plan into motion.

Accident Prevention

You and your managers must first be committed to safety and set the example for your employees to follow.

Management Commitment

To test your commitment to providing a safe workplace, ask yourself the following questions:

- Do you require use of personal safety equipment?
- Does your company have a safety program?
- Are your managers held accountable for safety in the workplace?
- Are safety rules enforced by your managers?

Controlling Workplace Hazards

Inefficient machinery, tools, and work methods can lead not only to injury and higher Workers' Compensation costs, but also to lower production. Look at the ways jobs are performed by people and their equipment; make sure they work together safely. When you discover safety and health hazards, make corrections immediately.

- Are safety inspections conducted on a regular basis?
- Does your business have a method to review all accident and near-miss incidents?
- Do you have an accident emergency plan in place?
- When you find workers exposed to hazards in the workplace do you take action to eliminate those hazards?
- Do you perform regular maintenance on your equipment?

Safety Training

A large percentage of the more serious on-the-job injuries reviewed by our company involve people who are employed for less than a year. Lack of safety training and inadequate supervision of new employees can often be at the root of the loss problem. Safety training begins the day a new employee starts work and must continue to be an important part of every worker's job.

- Do all of your employees receive a safety and health orientation?
- Are employees involved in solving safety and health problems?
- Do your workers know about the hazards in their jobs and do they know how to identify and report hazards?
- Do employees know how to use and take care of the personal protective equipment?
- Does your organization provide ongoing communications between managers and workers stressing the importance of safety?

Lowering Your Workers Compensation Cost - Continued

Claims Handling

Returning your injured workers to work is one of the most effective ways to cut your Workers' Compensation costs. When a worker is disabled by a job-related injury you have the obvious medical costs as well as many hidden costs - lost time by fellow workers, loss of efficiency, lost time by supervision, training costs, and possible damage to tools and equipment.

Your employees need to know that you will do everything possible to get them back to work if they are hurt on the job. Are your workers told exactly what to do if injured? How an injury is handled when it first occurs can have a major impact on the length of the disability.

Here are several steps you can take that will help reduce costs:

- Make and enforce a company policy that all injuries, no matter how small, must be reported immediately. This helps a company know what is going on in its plant, office, or job site and assists the company's safety program.
- A thorough investigation should be conducted on every reported injury. Make this a matter of routine rather than a subject for concern. Determining accurately what happened is an important step in managing your Workers' Compensation claims.
- Stay in touch with the injured employee. Letting your worker know you care eases their anxieties and becomes an essential ingredient in a successful return to work. Injured workers are more likely to involve an attorney (driving up costs) when they feel ignored or forgotten.
- Identify or design light duty jobs that can be performed as the injured worker recovers. Even in part-time work is all that is available; the claim cost will be reduced because disability payments charged will be offset by the employee's wages.

Your Worker's Compensation insurance is based upon the types of jobs at your company, the size of your payroll, and your claims record. It is not likely you will cut staff or change the types of jobs employees perform in order to reduce insurance costs. However, you can lower your costs through good safety, hiring, and return-to-work programs.

Client Services Offered

Employee Benefits

- Health Insurance, Self-Funded, Stop-Loss, ASO, PPO, HMO, and Wellness Programs
- Retirement Savings Plans – 401k, 403b, and SEP/IRA
- Cafeteria Plans, Flexible Spending Accounts, and COBRA Administration
- Life, Dental, Disability, Long-Term Care, Vision, EAP, and Voluntary Products
- Consumer Directed Health Plans – HSA, HRA, and High Deductible Health Plans

Business Insurance / Risk Management Services

- General Liability, Umbrella or Excess Liability, Workers Compensation, and Vehicle Fleet
- Property, Business Interruption, and Boiler
- Directors & Officers Liability, Crime, Employment Practices Liability, and Fiduciary Liability
- Performance, Welfare, License & Permit, and Public Official Bonds
- Carrier Assisted Loss Control Services and In-House Claims Management

Personal Life Services

- Estate Planning
- Life, Disability, Health, Medicare Supplement, and Long-Term Care Insurance
- Business Continuation and Key Person Life Insurance
- Deferred Compensation Programs
- 401k/IRA Rollovers and Annuities

Personal Property & Liability

- Automobile, Homeowners, Condos, Renters, and Investment Properties
- Personal Umbrella Insurance
- Watercraft
- Recreational Vehicles, Motorcycles, Motorhomes, Snowmobiles, and ATV's
- Flood Insurance

Claim Reporting Procedures

1. Report the incident to us as soon as possible, even if you do not have all the information. Workers Compensation claims are to be reported within three (3) days of injury.
2. Complete the appropriate claim reporting form with as much information as available. Missing information could slow down the process. Include the following:
 - Witness information, if applicable
 - Picture(s), if available
 - If you are reporting for information purposes only, please place **FYI** at the top of the claim form
3. Forward any supporting documents, i.e. police report, medical claim forms, doctor's reports, etc., along with the initial claim form, and/or as received.
4. Fax or email all information to Heather Friedel at Lundstrom Insurance. Fax: (847) 428-8857 Email: hfriedel@lundstrominsurance.com
5. Please contact Heather at (847) 289-7511 with any questions on a potential claim or open claim. In addition, if at any time you have concerns about the way a claim is being handled or responded to by the company, do not hesitate to involve our agency. We are here to be an advocate for you.