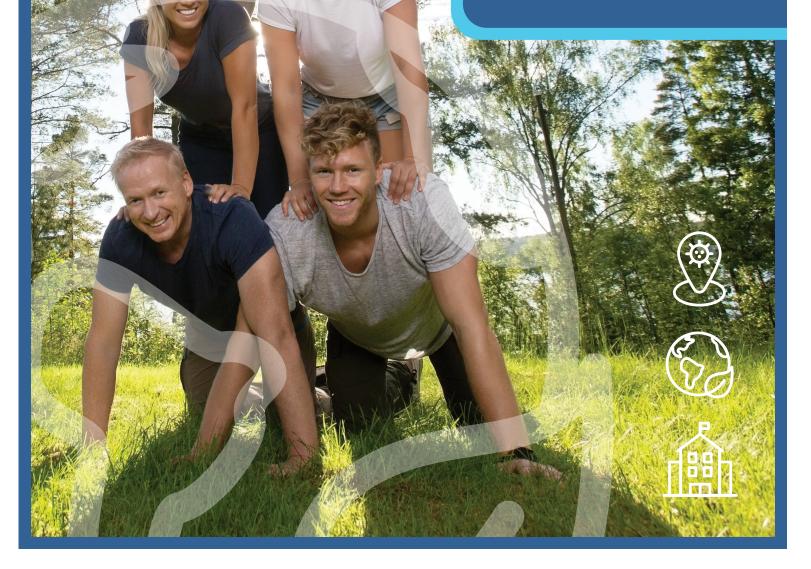


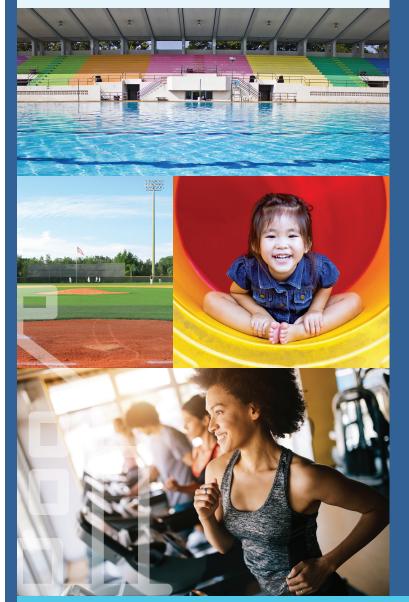
PROPERTY & CASUALTY GUIDE



Get a collaborative approach to property & casualty coverage



Put your trust in PDRMA PARK DISTRICT RISK MANAGEMENT AGENCY



PDRMA is first and foremost a trusted partner. At our core we are a risk pool, governed by our members, and designed specifically for park districts, forest preserves and SRAs. That means each member helps share risk, lower costs and innovate for the future.

PDRMA provides value at a low cost.

Since the mid-'90s, new program members have saved an average of 35 percent over the commercial market and found substantial savings compared to other Illinois risk pools.

When members partner with PDRMA, they are backed by industry experts who are committed to service and stability. The PDRMA team will guide members through risk management, help implement new programs and answer questions.

As a partner, PDRMA is here to help.

That's why we have an in-house claims staff that's dedicated to helping members with questions and claims. Members can call our staff attorneys for a consultation — with no additional fees. It's the kind of exceptional personal service PDRMA has provided since 1984.

It's why more than 90 percent of our members say they would recommend PDRMA's Property & Casualty program.



Learn More About PDRMA Property & Casualty Coverage

Call PDRMA at **630-769-0332** or visit **www.pdrma.org**

Explore Your Coverage Options



LIABILITY

- Industry-leading per occurrence limit for general liability, auto liability and employer's liability
- Also includes public officials' errors & omissions, employment practices, law enforcement and employee benefits
- Deadly weapon response coverage and sexual misconduct liability coverage



- \$1 billion per occurrence limit
- Coverage includes: buildings, watercraft, athletic fields, contents, animals, fine arts, vehicles, tees and greens, business interruption, mobile equipment, landscaping, service interruption, errors and omissions, course of construction, and terrorism
- \$100 million per occurrence boiler/machinery limit
- \$2 million fidelity and crime limit

WORKERS' COMPENSATION

- Statutory limits
- \$6 million limit for employer's liability



POLLUTION LIABILITY

- Liability coverage for bodily injury and property damage
- Remediation coverage for cleanup costs
- \$5 million per occurrence limit
- \$30 million aggregate limit

INFORMATION SECURITY AND PRIVACY

- Includes cyber liability, privacy notification costs, data protection and business interruption
- \$2 million limit for cyber liability, including:
 - Data breaches
 - Cyber-dependent business loss
 - eCrime

OUTBREAK EXPENSE

 Up to \$25,000 per day coverage for facility closure by a public health official due to contagion/ communicable disease



Call PDRMA at 630-769-0332 or visit www.pdrma.org for more information



Risk Management Review (RMR)

Assess & Reduce Risk with Innovative Technology

PDRMA's new online Risk Management Review (RMR) platform helps members take control of their district's safety and risk management program. The platform offers a wide range of tools to identify and assess risk. It also provides real-time recommendations for causation and prevention strategies in addition to useful training opportunities. Best of all, the platform works in tandem with PDRMA's Risk Management Consultants to help members get the personalized support they need.



Get Rewarded with Member Incentive Programs

PDRMA offers several member incentives and award programs, including:

- PDRMA Apparel
- Annual Safety Grant Program awards cash to members for safety innovations
- Vendor Solutions
 Program to promote new safety products
- Safety and Loss
 Reduction Incentives
- Risk Identification
 Contests & Incentives







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