



# Certificate of Coverage

**Name and Address of Agency**

IRMA  
999 Oakmont Plaza Drive, Suite 310  
Westmont, IL 60559  
(708) 562-0300

**Name and Address of Member**

City of Lake Forest  
220 E. Deerpath  
Lake Forest, IL 60045

## Scope of Coverage

This certificate is issued as a matter of information only and confers no rights upon the recipient. This certificate does not amend, extend or alter the coverages provided to the member. Intergovernmental Risk Management Agency (IRMA) is not an insurance company. IRMA is an Illinois intergovernmental cooperative agency established by contracting units of local government pursuant to Article VII, Section 10 of the Illinois Constitution and the Intergovernmental Cooperation Act, 5 ILCS 220/ et. seq. IRMA is a joint municipal risk pool and administers its members' coverage.

## Coverages

This is to certify that the coverages listed below are provided by IRMA to the member named above for the Coverage Term indicated. This coverage is subject to all terms and conditions of the IRMA Bylaws and all terms, provisions and exclusions of the Coverage Document, and any applicable contract(s) of commercial insurance.

Scope of Coverage	Coverage Dates	Limits Each Occurrence
General Liability (Coverage #IRMA-GL) Bodily Injury & Property Damage Combined Single Limit	11/01/2022- 11/01/2023	\$1,000,000 minimum
Automobile Liability (Coverage #IRMA-Auto) Bodily Injury & Property Damage Combined Single Limit	11/01/2022- 11/01/2023	\$1,000,000 minimum
Workers' Compensation Employers Liability	11/01/2022- 11/01/2023	Statutory \$1,000,000
First Party Property – All Risk (Coverage #IRMA-PROP) (Includes Auto Comp./Collision)	11/01/2022- 11/01/2023	\$250,000,000

## Description of Operations/Locations/Vehicles/Special Items

Evidence of 2023 IRMA Coverage.

**Certificate Holder****Authorized Representative:**

Margo Ely, Executive Director

**Date Issued:**

November 1, 2022