

INTERGOVERNMENTAL RISK MANAGEMENT AGENCY

The Risk Management Solution for Local Government

Certificate of Coverage			
Name and Address of Agency		Name and Address of Member	
IRMA 999 Oakmont Plaza Drive, Suite 310 Westmont, IL 60559 (708) 562-0300		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 named above. IRMA is a joint municipal risk pool 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. This is to certify that the member named above is in good standing with the pool and 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 Documents, and any applicable contract(s) of commercial insurance.			
Scope of Coverage	Coverage Document	Coverage Dates	Limits Each Occurrence
General Liability ☐ Commercial general liability (occurrence based) ☐ Liquor Liability ☐ General Aggregate			
Auto Liability	2026IRMA-AUTO	11/1/2025- 11/1/2026	Bodily Injury and Property \$1,000,000 Damage Combined Single Limit
☑ General Aggregate			\$1,000,000
Workers' Compensation			
Employer's Liability			
First Party Property			
Other			
Description of Operations/Locations/Vehicles/Special Items			
Proof of Auto Liability coverage.			
Certificate Holder		Date Issued:	

Authorized Representative, Margo Ely